TLP MORTGAGE
POWERED BY PILGRIM MORTGAGE®

TEXAS DOWN PAYMENT ASSISTANCE PROGRAMS

up to 4%

Find the right path to homeownership.



PROGRAM	ASSISTANCE (UP TO)	FIRST-TIME BUYER?	MIN. CREDIT SCORE	KEY DETAILS
Chenoa Fund	**up to 5%**	No	600 minimum*	Forgivable or repayable second; no program income limit.
My First Texas Home (TDHCA)	**up to 4%**	Generally yes (targeted exceptions)	620 minimum*	30-year fixed rate. Forgivable or deferred second. Homebuyer education required.
My Choice Texas Home (TDHCA)	**up to 4%**	No	620 minimum*	Available for first-time and repeat buyers. Forgivable or deferred second. Income limits apply.
Home Sweet Texas (TSAHC)	**up to 4%**	No	620 minimum	Grant or 3-year forgivable second loan. Income limits apply. Homebuyer education required.
Homes for Texas Heroes (TSAHC)	**up to 4%**	No	620 minimum	For eligible teachers, first responders, corrections officers, Veterans and more. Grant or second loan options.
SETH 5 Star Texas Advantage	**up to 4%**	No	640 minimum	Forgivable or deferred second loan. Income and property requirements apply.
San Antonio HIP 80	Up to $30,000	Check eligibility	Varies by lender	Zero-interest second loan. Income qualified, city limits. Forgiveness terms apply.
San Antonio HIP 120	Up to $15,000	Check eligibility	Varies by lender	Zero-interest second loan. Income qualified, city limits. Forgiveness terms apply.



RICK A. CHISM
NMLS #329402
BRANCH MANAGER
210.630.1550

©2026 PILGRIM MORTGAGE® NMLS #225091 DBA TLP MORTGAGE BRANCH NMLS 2786297 | THIS IS NOT A COMMITMENT TO LEND OR EXTEND CREDIT. RESTRICTIONS MAY APPLY. INFORMATION AND/OR DATES ARE SUBJECT TO CHANGE WITHOUT NOTICE. ALL LOANS ARE SUBJECT TO CREDIT APPROVAL. NOT ALL LOAN PRODUCTS ARE AVAILABLE IN ALL STATES. IT CANNOT BE COMBINED WITH OTHER OFFERS. NOT ALL BORROWERS WILL QUALIFY. THIS ADVERTISEMENT IS FOR INFORMATION PURPOSES ONLY. FOR LICENSING INFORMATION, GO TO: WWW.NMLSCONSUMERACCESS.ORG. DATE PREP. 10/22/26