

Participating Lenders

★ se habla español

Bank of America, N.A.

19500 State Highway 249, Suite 100
Houston, Texas 77070

Scott Brown 281-517-3613

scott.g.brown@bankofamerica.com

4711 Louetta, Suite 102

Spring, Texas 77388

Javier Castellanos 281-355-2540 x 226 ★

simon.castellanos@bankofamerica.com

Cornerstone Mortgage

13105 Northwest Freeway, Suite 220
Houston, Texas 77040

Tessie Rush 281-840-1995

trush@houseloan.com

3707 FM 1960 West, Suite 100

Houston, Texas 77068

Robb Goedert 281-440-9600

rgoedert@houseloan.com

DHI Mortgage Company, Ltd.

2002 Timberloch Place, #550
The Woodlands, Texas 77380

Darrell Cooke 281-465-2040

dcooke@dhimortgage.com

Mario Fabry

281-465-2040 ★

mafabry@dhimortgage.com

Flagstone Lending Group

9186 Katy Freeway, Suite 200
Houston, Texas 77055

David B. Jackson 713-802-7033

dajackson@flagstonelending.com

Armando Zamarripa 713-397-4400 ★

azamarripa@flagstonelending.com

PrimeLending, A PlainsCapital Company

16055 Space Center Blvd., Suite 250
Houston, Texas 77062

Luisa Rowsey 281-212-8914 ★

lrowsey@primelending.com

SWBC Mortgage Corporation

2525 Bay Area Blvd., Suite 240
Houston, Texas 77058

John L. Bradley 281-480-3700

jbradley@swbc.com

Bill Flores 281-480-3700 ★

bflores@swbc.com

W.R. Starkey Mortgage, LLP

10497 Town & Country Way, Suite 120
Houston, Texas 77024

Debbie Cash 713-977-9533

dcash@wrstarkey.com

*The Houston Housing Finance Corporation
is a not-for-profit corporation created pursuant to the
Texas Housing Finance Corporations Act*



Houston Housing Finance Corporation

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Houston, Texas 77024

(713) 461-2749 x 13

hhfc@swbell.net

www.HoustonHFC.com



**Now is the time to
buy a home with
a low interest rate**



**4.75%
Fixed Mortgage
Rate**

*Closing cost and down
payment assistance is
available*



For a limited time, homebuyers in the City of Houston now have a chance to purchase a home of their own with a low

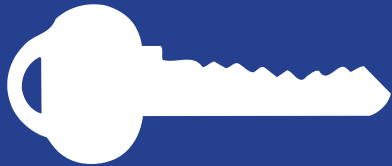
4.75%

**Fixed Rate
for a 30 year mortgage**

The mortgages are VA, FHA or RHS

A 1% origination fee or a 1% discount fee will be paid at loan closing by either the homebuyer or seller

Homebuyer education is available -- please ask your lender



Maximum Purchase Price Limits

New or Existing Homes \$316,177

Maximum Income Limits

Families of 2 or less \$76,560
Families of 3 or more \$89,320

Eligibility Guidelines

- Homes must be located within the boundaries of the City of Houston, Texas and accrue property taxes to the City of Houston
- Borrowers must meet normal mortgage underwriting requirements with demonstrated creditworthiness
- Borrowers must occupy the purchased home as their principal residence



What if I Have More Questions?

Call one of the participating lenders listed in this brochure -- they will be glad to talk with you about the features of the program

Closing cost and down payment assistance is available



Based on income, eligible home-buyers may qualify to receive a down payment and closing cost assistance grant from the City of Houston with a mortgage rate of 4.75% (additional terms, conditions and limitations may apply)

Houston Housing Finance Corporation is offering an alternative 4% down payment and closing cost assistance grant with a mortgage rate of 5.25%



Please contact one of the participating lenders to see if you qualify

