

Interest Rates for THDA's Mortgage Loan Programs



****Rates as of 9/15/2025 8:30 a.m.****

Secondary Market Interest Rates-

Freddie Mac HFA Advantage

Compensation at purchase 1%

Origination allowed up to 1%

SRP .75% upon completion of file/timely delivery

Second Mortgage DPA locked simultaneously when "Plus" Program Type is selected

Program Name	Without DPA (1st Mtg Only)	Includes DPA Amortizing up to 5% of Sales Price, maximum \$15,000	Includes Deferred DPA No Payment up to \$6,000
Freddie Mac HFA Advantage First Mtg Standalone Only	6.500%		
Freddie Mac HFA Advantage Plus Payment: =<\$300k SP First Mtg with Sales Price less than \$300,000, subordinate DPA up to 5% of the sales price, 30 yr Amortizing, same rate as First Mtg		6.500%	
Freddie Mac HFA Advantage Plus Payment: >\$300k SP First Mtg with Sales Price greater than \$300,000, subordinate DPA up to \$15,000, 30 yr Amortizing, same rate as First Mtg		6.500%	
Freddie Mac HFA Advantage Plus with No Payment First Mtg with Sales Price up to \$400,000, subordinate DPA of \$6,000, no-pmt deferred			6.500%

**** Loans will be locked at the rate in effect at the time of lock in. Lock-in Period: 60 days including delivery**

Locks Accepted: 9:00am until 5:30pm CST *rates subject to change and market rates may adjust at anytime.

Mortgage Revenue Bond Rates-Great Choice-

[All Products FHA, VA, USDA] Lock-in Period: 60 days

Compensation at purchase: 1%

Origination allowed up to 1%

SRP .75% upon completion of file/timely delivery

Second Mortgage DPA locked simultaneously when "Plus" Program Type is selected

Program Name	Without DPA (1st Mtg only)	Includes DPA Amortizing up to 5% of Sales Price, maximum \$15,000	Includes Deferred DPA No Payment up to \$6,000
Great Choice First Mtg Standalone Only	6.375%		
Great Choice Plus Payment: =<\$300k SP First Mtg with Sales Price less than \$300,000, subordinate DPA up to 5% of the sales price, 30 yr Amortizing, same rate as First Mtg		6.375%	
Great Choice Plus Payment: >\$300k SP First Mtg with Sales Price greater than \$300,000, subordinate DPA up to \$15,000, 30 yr Amortizing, same rate as First Mtg		6.375%	
Great Choice Plus includes No Payment First Mtg with Sales Price up to \$400,000, subordinate DPA of \$6,000, no-pmt deferred			6.375%
Homeownership for Heroes First Mtg Standalone Only	5.875%		
Homeownership For Heroes Plus Payment: =<\$300k SP First Mtg with Sales Price less than \$300,000, subordinate DPA up to 5% of the sales price, 30 yr Amortizing, same rate as First Mtg		5.875%	
Homeownership For Heroes Plus Payment: >\$300k SP First Mtg with Sales Price greater than \$300,000, subordinate DPA up to \$15,000, 30 yr Amortizing, same rate as First Mtg		5.875%	
Homeownership for Heroes Plus includes No Payment First Mtg with Sales Price up to \$400,000, subordinate DPA of \$6,000, no-pmt deferred			5.875%

***rates subject to change and may adjust at anytime.**

Reasonable and customary fees are permitted up to \$1,400.

First Mortgage=30 year term

Second Mortgage (DUE ON SALE OR REFINANCE) With Payment=30 year terms, NO PAYMENT=30 YR TERM

This rate sheet is intended for use by originating lenders. Lenders are responsible for disclosures and calculation of APR.

THDA does not provide direct loans to consumers. All loans must be registered through THDA systems.

Only Originating Agents approved by THDA may offer THDA products.