



**Participating Lenders**

**CHMortgage Company**

4500 Mercantile Plaza Drive, Suite 112  
Fort Worth, TX 76137

*Sharon Fults* (682) 647-3330

4306 Miller Road, Suite B  
Rowlett, TX 75088

*Christopher Bryant* (469) 374-0580

**CTX Mortgage Company**

1800 Lakeway Drive, Suite 100  
Lewisville, TX 75057

*Mark Jensen* (972) 316-2840

**Countrywide Home Loans, Inc.**

724 W. Main Street, Suite 250  
Lewisville, TX 75067

*David McElroy* (972) 219-1708

3204 Long Prairie Road, Suite C  
Flower Mound, TX 75022

*Tim Kongenske* (972) 899-7180

**Judith O. Smith Mortgage**

6125 I-20, Suite 140  
Fort Worth, TX 76132

*Judith Smith* (817) 294-7887

**Kingston - DFW**

5840 W. I-20, Suite 265  
Arlington, TX 76017

*Denisa Daniel* (817) 483-1291

**Loan Partners**

850 Central Parkway, Suite 100  
Plano, TX 75074

*Nancy Moreland* (972) 424-3939

**Prestige Residential**

850 Central Parkway, Suite 100  
Plano, TX 75074

*Sue Maze* (972) 424-3939

**Ryland Mortgage Company**

17855 North Dallas Parkway, Suite 200  
Dallas, TX 75287

*Geoff Potts* (972) 629-8210

**Sterling Capital Mortgage Company**

850 Central Parkway, Suite 100  
Plano, TX 75074

*David Falk* (972) 424-3939

860 W. Airport Freeway, Suite 300  
Hurst, TX 76054

*Charley White* (817) 514-7800

2600 El Dorado Parkway, Suite 230-2  
McKinney, TX 75070

*Vanya Griffith* (972) 529-6633

**Summit Mortgage**

6060 N. Central Expressway, Suite 350  
Dallas, TX 75206

*Joyce Goss* (972) 934-9394

**Texas Bank Mortgage**

2525 Ridgmar Boulevard, Suite 200  
Fort Worth, TX 76116

*Cindi Pimentel* (817) 735-0902

729 Fort Worth Drive

Denton, TX 76201

*Dennis Green* (940) 891-2320

*Greg Newland*

*Jason Adamson*

**WR Starkey Mortgage**

5055 W. Park Blvd., Suite 300  
Plano, TX 75093

*Melissa Bachmann* (972) 599-5272



**Denton County Finance Housing Corporation**

The Denton County Housing Finance Corporation is a not-for-profit corporation created pursuant to the Texas Housing Finance Corporations Act.

**DENTON COUNTY  
HOUSING FINANCE  
CORPORATION  
MORTGAGE PROGRAM**

**4% Grant for  
Down Payment and  
Closing Cost Assistance**

**Denton County  
Housing Finance Corporation  
Board of Directors**

**James Carter**

**Mark Chew**

**Harold Perry**

**Lee Allan Baker**

**Charles Emery**

**Ray Roberts**

**Greg Leveling**

**Sandra Thurman**

**Phil Gallivan**

**Kathy DuBose**

**Linnie McAdams**

# Want a home of your own, but can't meet the down payment?...



## Buying a Home Can Be Affordable

Thanks to a special new partnership between the Denton County Housing Finance Corporation and local home mortgage lenders, first-time home buyers in Denton County, Texas (excluding the Cities of Plano & Dallas) may now have a chance to finance a home at below-market mortgage rates.

**This program is designed to help qualified home buyers purchase a newly constructed or existing home by providing a 28-year fixed-rate loan (call a participating lender for current rate) with down payment and closing cost assistance equal to 4.00% of the loan amount.** This program is targeted to low and moderate income households. Loans under this program will be made on a first-come first-serve basis to qualified buyers. The Denton County Housing Finance Corporation and area mortgage lenders are helping to make your dream of owning a home come true.

## Here are the Details!

### The Mortgage Program:

The mortgages available through this program have terms similar to other home loans – the payments are fixed for 28 years and the loan types are Conventional, FHA-insured or VA-Guaranteed. However, these loans have two unique features:

- ★ 1. A locked-in attractive mortgage interest rate; and
- ★ 2. Homebuyers will be provided a 4.00% closing cost and down payment assistance grant. For example, on a \$100,000 loan amount, home buyers will receive \$4,000 in assistance.



## How Do I Get a Loan?

To apply for a mortgage loan under the program, a home buyer must:

- ★ Meet the eligibility guidelines for the program
- ★ Apply through one of the participating lenders
- ★ Have a purchase contract on a home that meets the program requirements



## Eligibility Guidelines

- ★ Homes must be located within the boundaries of the City of Denton County, Texas (excluding the cities of Plano and Dallas).
- ★ Borrowers using the program cannot have had a present ownership interest in any principal residence during the last three years.
- ★ Borrowers must meet normal mortgage underwriting requirements which demonstrated creditworthiness.
- ★ Borrowers must occupy the purchased home as their principal residence.



## Maximum Purchase Limits\*

### New Homes

\$171,155

### Existing Homes

\$159,620



## Maximum Income Limits\*

### Families of 2 or less

\$66,500

### Families of 3 or more

\$76,475



## What If I Have More Questions?

Call one of the participating lenders listed on the back of this brochure or Sharon Gonzalez at 214-953-4122. They will be glad to talk with you about the features of the program.

\* The maximum income limits typically increase slightly each year by the federal government. So it is a good idea to call one of the participating lenders if you have questions about whether you can qualify.