

Interest Rates for THDA's Mortgage Loan Programs



Locks Accepted from 9:00am until 5:30pm CST 5/12/2021 *rates subject to change

Secondary Market Interest Rates-GC97-

Loan Type	Without DPA	Includes GC 97 Plus (DPA under/over 150,000 = \$6,000/\$7500**)	Price at Funding	Lock-in Period
GC 97-1st Mtg only	2.875%		101.75	60 including delivery
GC97 Plus <i>includes</i> Second Deed of Trust DPA		3.250%	101.75	60 including delivery

SRP 1% at completion of file. Lender may not charge origination. Reasonable and customary fees are permitted up to \$1,400

First Mortgage=30 year term Second Mortgage=15 year terms

*** Market rates may adjust at anytime. Loans will be locked at the rate in effect at the time of lock in.**

Mortgage Revenue Bond Rates-Great Choice

Loan Type	Without DPA	Includes Great Choice Plus (DPA under/over 150,000 = \$6,000/\$7500**)	Homeownership for the Brave	Homeownership for the Brave Plus (DPA under/over 150,000 = \$6,000/\$7500**)	Lock-in Period
FHA -30 yr	3.000%	3.000%	2.500%	2.500%	90 existing constr. 180 New constr.
USDA-30 yr	3.000%	3.000%	2.500%	2.500%	90 existing constr. 180 New constr.
VA-30 yr	3.000%	3.000%	2.500%	2.500%	90 existing constr. 180 New constr.
Conv-78% LTV & below-30 yr	3.000%	3.000%	2.500%	2.500%	90 existing constr. 180 New constr.
Second Deed of Trust, 15 yr- Only with THDA Great Choice		3.000%		2.500%	

SRP 1% upon completion of file. Lender may not charge origination, **1.75%** compensation paid at the time of loan purchase
Reasonable and customary fees are permitted up to \$1,400

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.