

**Interest Rates for THDA's
Mortgage Loan Programs**



Locks Accepted from 9:00am until 5:30pm CST 10/29/2020 *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 |
|--|-------------|---|------------------|-----------------------|
| Conv-Freddie Mac HFA Advantage-30 yr | 3.000% | 3.000% | 101.75 | 60 including delivery |
| Second Deed of Trust, 15 Yr - Only with THDA GC97 Plus | | 3.000% | 100.00 | |

SRP 1% at completion of file. Lender may not charge origination. Reasonable and customary fees are permitted up to \$1,400
* 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 | 2.75% | 2.75% | 2.25% | 2.25% | 90 existing constr. 180 New constr. |
| USDA-30 yr | 2.75% | 2.75% | 2.25% | 2.25% | 90 existing constr. 180 New constr. |
| VA-30 yr | 2.75% | 2.75% | 2.25% | 2.25% | 90 existing constr. 180 New constr. |
| Conv-78% LTV & below-30 yr | 2.75% | 2.75% | 2.25% | 2.25% | 90 existing constr. 180 New constr. |
| Second Deed of Trust, 15 yr- Only with THDA Great Choice | | 2.75% | | 2.25% | |

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.*