

**INVITATION TO LENDERS TO PARTICIPATE  
RELATING TO:**

**TEXAS STATE AFFORDABLE  
HOUSING CORPORATION**

**SINGLE FAMILY MORTGAGE REVENUE BONDS  
(ISSUABLE IN MULTIPLE SERIES)**

**HOMEBUYER ASSISTANCE PROGRAM**

**PLEASE RETURN BY DECEMBER 1, 2009**

**TEXAS STATE AFFORDABLE HOUSING CORPORATION**  
**SINGLE FAMILY MORTGAGE REVENUE BONDS**  
**(ISSUABLE IN MULTIPLE SERIES)**

**INVITATION TO LENDERS TO PARTICIPATE**

The Texas State Affordable Housing Corporation (the "Issuer") invites you to apply for participation in a new program (the "Program") for single family residential housing to be financed with the proceeds of the Issuer's Single Family Mortgage Revenue Bonds, to be issued from time to time in multiple series (collectively, the "Bonds"). The Program will offer mortgage loans for educators, peace officers, EMS personnel, fire fighters, correctional officers and low-income individuals defined by Exhibit B.

The proceeds will be used to acquire mortgage-backed securities guaranteed by GNMA, Freddie Mac or Fannie Mae, backed by pools of single family mortgage loans (the "Mortgage Loans") made to finance newly constructed or existing residences to eligible mortgagors under the Program. The Program Area includes the entire State of Texas.

**THIS PROGRAM WILL BE SUBJECT TO THE TERMS SET FORTH IN A MASTER ORIGATION, SALE AND SERVICING AGREEMENT AND THE RELATED SERIES NOTICES (COLLECTIVELY, THE "AGREEMENT"), AND THE OFFERS TO ORIGINATE AND ASSIGN SERVICING (THE "OFFERS"), WHICH INCORPORATE THE TERMS OF THE AGREEMENT BY REFERENCE.**

Pursuant to the Agreement and the Offers, Notice of Availability of Funds, Mortgage Loans will be originated by lending institutions participating in the Program (each a "Lender"). Each Lender will agree to originate Mortgage Loans there under and sell and assign all Mortgage Loans it originates and the servicing in connection therewith the Master Servicer. *The Master Servicer will purchase closed Mortgage Loans from the Lender and will service all the Mortgage Loans.*

Qualifying Mortgage Loans will be loans that are made to persons and families residing within the State of Texas whose annual family income does not exceed the applicable maximum income limit (see Exhibit G). Mortgagor eligibility is limited to educators, peace officers, EMS personnel, fire fighters, correctional officers and low-income individuals as defined in the Agreement and Exhibit B attached hereto. The Agreement also provides that the residence acquired must be the principal residence of the Mortgagor, and, each Mortgagor must not have held a present ownership interest in a principal residence at any time during the last three years and in the case of residences located in certain federally targeted areas or in the Rita GO Zone (see Exhibits D and E). In addition, qualifying Mortgage Loans are subject to certain purchase price limitations (see Exhibit F), insurance requirements and other conditions of the Issuers, the Federal Housing Administration, the Department of Veterans Affairs, USDA-RHS, GNMA, Freddie Mac and Fannie Mae, as more completely described in the Offers, the Agreement and the Notices of Availability of Funds (such documents, together with this Invitation to Lenders to Participate). The Agreement (including the Series Notice issued with respect to each Series of Bonds) will be the principal documents setting forth the rights and obligations of the Lenders and the Master Servicer under the Program.

Each lending institution must be approved by the Master Servicer to participate in the Program. Following submission of the Offers by lending institutions that wish to participate in the Program, such approval will be based on the Master Servicer's review of the qualifications and experience of each lending institution and its ability to originate Mortgage Loans in accordance with the terms and conditions set forth in the Agreement.

*Procedure:*

Each lending institution is required to submit to the Financial Advisor the following items:

- 1) A \$500 Annual Participation Fee. Checks should be made payable to the *Texas State Affordable Housing Corporation*; and
- 2) Lender Reservation Estimate Letter (Exhibit C)

Offers, along with the required annual participation fee check, shall be delivered on or before December 1, 2009 by mail and questions directed to:

First Southwest Company  
Attn: Mary Bert-Koelling  
325 N. St. Paul Street, Suite 800  
Dallas, Texas 75201  
Phone: (214) 681-3311  
Fax: (214) 953-8799  
Email: mary.koelling@firstsw.com

Lending institutions should note that TSAHC, in its sole discretion, shall determine continued eligibility for each Lender initially qualified to participate in the program. TSAHC will remove any Lender from the Program eligibility if, in TSAHC's opinion, such Lender is not originating Mortgage Loans or is "switching" eligible borrowers from TSAHC's programs, or for other factors related to lender performance.

**IF THE DESCRIBED BOND PROGRAM IS NOT PRODUCED AND PROCEEDS ARE NOT GENERALLY MADE AVAILABLE FOR THE DESCRIBED PROGRAM FOR ANY REASON, THE ANNUAL PARTICIPATION FEE WILL BE RETURNED.**

**EXHIBIT A**  
**PROPOSED PROGRAM SUMMARY**

**TEXAS STATE AFFORDABLE HOUSING CORPORATION**  
**SINGLE FAMILY MORTGAGE REVENUE BONDS**  
**(ISSUABLE IN MULTIPLE SERIES)**

<b><i>Program Area:</i></b>	State of Texas
<b><i>Program Structure:</i></b>	The Program will be effectuated through the issuance of multiple series of bonds from time to time. Each time a series of bonds is priced, the terms of the related mortgage loans will be established. The size of the loan pool will approximately equal the principal amount of the bond series priced. It is estimated that approximately \$50 to \$125 million of Mortgage Loans will be available each year under the Program. While the size of the bond series will vary, a typical series of bonds will be in the amount of \$25 million.
<b><i>Origination Period:</i></b>	The Origination Period for each series of Bonds will be approximately ten to twelve months in duration from the bond pricing (mortgage rate establishment) date. During this time, Lenders will register and deliver closed loans to the Master Servicer.
<b><i>Interest Rate:</i></b>	The loan interest rate or rates for Mortgage Loans relating to each series of Bonds will be determined based on market conditions at the time of the related bond pricing. This will allow the loan terms to match current market interest rates.
<b><i>Mortgage Term:</i></b>	30 year, fixed rate loans
<b><i>Underwriting:</i></b>	All loans must meet FHA, VA, USDA-RHS, Freddie Mac or Fannie Mae underwriting guidelines respectively, as well as GNMA guidelines for inclusion into eligible GNMA mortgage pools, Fannie Mae guidelines for inclusion into eligible Fannie Mae mortgage pools and Freddie Mac guidelines for inclusion into eligible Freddie Mac mortgage pools.
<b><i>Master Servicer:</i></b>	TBD
<b><i>Homebuyer Assistance:</i></b>	3.00% (anticipated; subject to change for each Bond Series)
<b><i>Origination Fee:</i></b>	1.00% (anticipated; subject to change for each Bond Series)
<b><i>Discount Fee:</i></b>	1.00% (anticipated; subject to change for each Bond Series)
<b><i>Targeted Area:</i></b>	That portion of the Program Area that (i) has been or may be designated from time to time as a “qualified census tract” or an “area of chronic economic distress” in accordance with section 143(j) of the Internal Revenue Code (shown in Exhibit D), or (ii) until December 31, 2010, is located in the Rita GO Zone/Ike & Dolly Disaster Areas (shown in Exhibit E).
<b><i>First-Time buyer Requirement:</i></b>	Mortgage loans must be made available to first-time homebuyers (defined as no ownership in the previous 3 years). <b><i>No first-time homebuyer requirement for Targeted Area Loans, which include designated counties in the Rita GO Zone.</i></b>
<b><i>Recapture Tax:</i></b>	Borrowers may be subject to recapture tax if the home is sold within 9 years of the mortgage loan closing.

**Purchase Price Limits:** (State-wide) The current purchase price limits are set forth in Exhibit F--these are subject to change from time to time.

**Income Limits:** (State-wide) The current income limits are set forth in Exhibit G--these are subject to change from time to time.

**Lender Profit:** 2.00% \* plus reasonable and customary closing cost fees (see below table)

	<u>All Loan Types</u>
Commitment Fee paid by Lender	0.00%
Origination & Discount Fee paid by Borrower or Seller	+2.00%
Home Buyer Points paid by Lender	<u>-3.00%</u>
Sub-Total (Paid out by Lender)	-1.00%
Loan Purchase Price from Master Servicer to Lender	103.00%
<b>Net Paid to Lender:</b>	<b>2.00%</b>

**Funding**

**Limitations:** The program is first-come, first-serve and each Lender can originate loans as long as allocation remains uncommitted.

**Annual Participation**

**Fee:** \$500 for each calendar year (due January 31 of each calendar year or such other date specified by TSAHC).

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\* Preliminary; subject to change

***Lender Eligibility Criteria:***

Each applicant must:

1. Have an audited net worth of at least \$400,000;
2. If not a financial institution, must have a warehouse line of no less than \$1,000,000;
3. If not a financial institution, must produce audited financial statements;
4. Proof of appropriate state licensing;
5. Mortgage banking operations/personnel (underwriting and funding) - either in-house or contract out;
6. Enclosures cannot contain any material adverse information with respect to the Lender (as determined in the sole discretion of the Issuer); and
7. Must maintain a current Errors and Omissions and/or Fidelity Bond coverage of no less than \$300,000 (maximum deductible of \$50,000).

Applicants must satisfy at least one of the following:

1. Be a FHA-approved mortgagee in good standing (to originate FHA-insured Mortgage Loans); or
2. Be approved by Fannie Mae as applicable (to originate Conventional Mortgage Loans).
3. Be a VA-approved mortgagee in good standing (to originate VA-guaranteed Mortgage Loans);
4. Be a USDA-RHS-approved mortgagee in good standing (to originate USDA-RHS-guaranteed Mortgage Loans); or
5. Be a Freddie Mac approved mortgagee in good standing (to originate Freddie Mac guaranteed Mortgage Loans).

**EXHIBIT B**  
**DEFINITIONS OF ELIGIBILITY**

**TEXAS STATE AFFORDABLE HOUSING CORPORATION**  
**SINGLE FAMILY MORTGAGE REVENUE BONDS**  
**(ISSUABLE IN MULTIPLE SERIES)**

An Eligible Borrower under the Program is someone:

(i) for each Professional Educators Program loan, a person, at the time such person files an application for a Mortgage Loan:

(a) who is at least one of the following—

- (i) Classroom teacher;
- (ii) Full-time teacher's aide;
- (iii) Full-time school librarian;
- (iv) Full-time school counselor;
- (v) Full-time school nurse; or
- (vi) Allied health or professional nursing program faculty member

(b) who resides in the State;

(c) whose income does not exceed the Maximum Family Income (which cannot exceed the maximum amount permitted under Section 143(f) of the Code);

(d) who intends to occupy the Residence to be financed with a Mortgage Loan as his or her Principal Residence within a reasonable period (not to exceed 60 days) following the Closing of such Mortgage Loan;

(e) who (except in the case of an Eligible Borrower who is obtaining a Targeted Area Mortgage Loan) has not had a Present Ownership Interest in a Principal Residence (except for the Residence being financed with the Mortgage Loan) at any time during the three-year period ending on the Closing Date;

(f) who has not had an existing mortgage (including a deed of trust, conditional sales contract, pledge, agreement to hold title in escrow, or any other form of owner-financing), whether or not paid off, on the Residence to be financed with such Mortgage Loan at any time prior to the execution of the Mortgage, other than an existing mortgage securing a construction period loan, construction bridge loan, or similar temporary initial construction financing initially incurred within 24 months of the Closing Date, having an original term not exceeding 24 months, and not providing for scheduled payments of principal during such term; and

(g) who has not previously obtained a Commitment for a Mortgage Loan under the Program.

(ii) for each Heroes Program loan, a person, at the time such person files an application for a Mortgage Loan:

(a) who is at least one of the following—

- (i) Fire Fighter;
- (ii) Corrections Officer or Juvenile Corrections Officer;
- (iii) County Jailer;

- (iv) Public Security Officer;
- (v) Peace Officer; or
- (vi) Emergency Medical Service Personnel;

(b) who resides in the State;

(c) whose income does not exceed the Maximum Family Income (which cannot exceed the maximum amount permitted under Section 143(f) of the Code);

(d) who intends to occupy the Residence to be financed with a Mortgage Loan as his or her Principal Residence within a reasonable period (not to exceed 60 days) following the Closing of such Mortgage Loan;

(e) who (except in the case of an Eligible Borrower who is obtaining a Targeted Area Mortgage Loan) has not had a Present Ownership Interest in a Principal Residence (except for the Residence being financed with the Mortgage Loan) at any time during the three-year period ending on the Closing Date;

(f) who has not had an existing mortgage (including a deed of trust, conditional sales contract, pledge, agreement to hold title in escrow, or any other form of owner-financing), whether or not paid off, on the Residence to be financed with such Mortgage Loan at any time prior to the execution of the Mortgage, other than an existing mortgage securing a construction period loan, construction bridge loan, or similar temporary initial construction financing initially incurred within 24 months of the Closing Date, having an original term not exceeding 24 months, and not providing for scheduled payments of principal during such term; and

(g) who has not previously obtained a Commitment for a Mortgage Loan under the Program.

(iii) for each Home Sweet Loan Program loan (80% AMFI or below), a person, at the time such person files an application for a Mortgage Loan:

(a) whose Family Income does not exceed the applicable Maximum Family Income amount, which amount shall not be greater than 80% of Applicable Median Family Income without adjustment for family size;

(b) who resides in the State;

(c) who intends to occupy the Residence to be financed with a Mortgage Loan as his or her Principal Residence within a reasonable period (not to exceed 60 days) following the Closing of such Mortgage Loan;

(d) who (except in the case of an Eligible Borrower who is obtaining a Targeted Area Mortgage Loan) has not had a Present Ownership Interest in a Principal Residence (except for the Residence being financed with the Mortgage Loan) at any time during the three-year period ending on the Closing Date;

(e) who has not had an existing mortgage (including a deed of trust, conditional sales contract, pledge, agreement to hold title in escrow, or any other form of owner-financing), whether or not paid off, on the Residence to be financed with such Mortgage Loan at any time prior to the execution of the Mortgage, other than an existing mortgage securing a construction period loan, construction bridge loan, or similar temporary initial construction financing initially incurred within 24 months of the Closing Date, having an original term not exceeding 24 months, and not providing for scheduled payments of principal during such term; and

(f) who has not previously obtained a Commitment for a Mortgage Loan under the Program.

Additional information on eligible borrowers is available from TSAHC's website at [www.tsahc.org](http://www.tsahc.org).

**EXHIBIT C**  
**LENDER RESERVATION ESTIMATE LETTER**

**TEXAS STATE AFFORDABLE HOUSING CORPORATION**  
**SINGLE FAMILY MORTGAGE REVENUE BONDS**  
**(ISSUABLE IN MULTIPLE SERIES)**

PLEASE RETURN TO:

First Southwest Company  
Attn: Mary Bert-Koelling  
325 N. St. Paul Street, Suite 800  
Dallas, Texas 75201

Name of Institution: \_\_\_\_\_

Address: \_\_\_\_\_

Contact Person: \_\_\_\_\_ Telephone Number: \_\_\_\_\_

Fax Number: \_\_\_\_\_ E-Mail Address: \_\_\_\_\_

TSAHC plans to issue bonds from time to time, in multiple series, in order to create loan pools for the Program. Each loan pool will be offered on a first-come, first-served basis and there will be no allocations held for individual lenders. TSAHC is requesting, however, that potential lenders indicate their total expected annual loan demand for this program. This information will be relied upon by TSAHC and counsel in meeting tax requirements for the bonds. This must be completed by each lender in order to be eligible to participate:

**Anticipated Demand \$** \_\_\_\_\_

Anticipated percentage of lending for Existing Homes versus New Construction: Existing Homes \_\_\_\_\_ %  
New Construction \_\_\_\_\_ %

Subject to the terms and conditions stated herein, the above institution (the "Lender") hereby offers to originate, on behalf of the Texas State Affordable Housing Corporation (the "Issuer"), single-family mortgage loans (the "Mortgage Loans"), as defined in the Master Origination Sale and Servicing Agreement (the "Agreement"), and the Invitation to Lenders to Participate (the "Invitation"), in accordance with the terms and conditions of the Invitation, the provisions of which are incorporated herein by reference and, upon acceptance hereof, are hereby agreed to by the Lender as evidenced by the execution of the Agreement by the Lender.

If the Lender's Offer to Participate (the "Offer") in the Program made hereby is accepted, the Lender agrees to enter into the Agreement, in the form provided to the Lender by the Issuer. The Lender acknowledges that changes may be made to the Program and to the form of the Agreement previously delivered to it, and consents to any such change so long as it does not materially increase the obligations of the Lender or materially reduce the benefits to be derived by the Lender under the Program.

The Lender understands that the interest rates and payment assistance terms of the Mortgage Loans will not be established by the Issuer until the time or times of the pricing of the applicable Program.

If the described bond program is not produced and proceeds are not generally made available for the described program for any reason, the annual participation fee will be returned.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Name of Lender

\_\_\_\_\_  
Typed Name and Title

\_\_\_\_\_  
Date

**EXHIBIT D  
TARGETED AREAS  
QUALIFIED CENSUS TRACTS**

**TEXAS STATE AFFORDABLE HOUSING CORPORATION  
SINGLE FAMILY MORTGAGE REVENUE BONDS  
(ISSUABLE IN MULTIPLE SERIES)**

“Targeted Area” means that part of the Program Area that has been or may be designated from time to time as a “qualified census tract” or an “area of chronic economic distress” in accordance with section 143(j)(3) of the Code or as a qualified census tract in accordance with section 143(i)(2) of the Code. The census tracts listed below are all “qualified census tracts.”

Bee County	950500			
Bell County	020702 022900	020900 023500	022600	022801
Bexar County	110200 110800 130300 141000 160900 170300 171200	110500 110900 130500 150300 170101 170401 181003	110600 111000 130600 150800 170102 170900 191004	110700 130100 130700 160100 170200 171000
Bowie County	010500	010600		
Brazos County	001400			
Brewster County	950400			
Brooks County	950200			
Brown County	950600	950700		
Cameron County	010500 011600 012303 012609 013207 013307 013402 013901 014002	010900 011700 012304 012610 013208 013308 013700 013902	011000 011903 012507 012700 013305 013309 013801 013903	011100 012200 012604 013203 013306 013401 013802 014001
Cherokee County	950400	950500	950700	
Dallas County	000405 002702 003800 004100 008603 008900 010400 019013	001503 002900 003901 004800 008604 009304 011401 019209	002000 003400 003902 007201 008703 009804 011500	002701 003500 004000 007202 008704 010200 012208
Dimmit County	950100			
Ector County	950700 001800	001100 001900	001200 002000	001500

**Qualified Census Tracts (Cont'd)**

El Paso County	000301	000302	000404	000800
	000900	001203	001400	001600
	001700	001800	001900	002000
	002100	002201	002202	002600
	002800	002900	003000	003200
	003602	003701	003702	003901
	003903	004105	010102	010208
	010309	010319	010403	010404
	010501	010502	010503	010504
Falls County	990400			
Frio County	950300			
Gray County	950600	950800		
Gregg County	001400			
Grimes County	180104			
Hale County	950200			
Hidalgo County	020100	024600	020501	020503
	020600	020723	021100	021301
	021302	021303	021500	021600
	021801	021802	021901	021902
	022002	022101	022102	022202
	022501	022502	022600	022702
	022800	023000	023101	023102
	023503	023506	023508	023700
	024101	024102	024103	024104
	024105	024201	024202	024301
	024302	024401	024402	024500
Hill County	960900	961000		
Hockley County	950400			
Howard County	950300			
Hudspeth County	950100			
Jim Wells County	950500			
Kleberg County	020200			
Lamar County	000600			
Lamb County	950500			
La Salle County	950100	950200		
Limestone County	970400			
Lubbock County	000202	000301	000500	000603
	000605	000607	001000	001200
	002400			

**Qualified Census Tracts (Cont'd)**

McLennan County	000400 001400	000598 001500	001100 001900	001200 003300
Maverick County	950100 950500	950201 950601	950202 950602	950203
Midland County	000900	001400	001600	001700
Nolan County	950300			
Nueces County	000400 001100 001601	000500 001200 005602	000900 001300	001000 001500
Potter County	010600 013000	012000 014600	012200 014800	012800
Presidio County	950200			
Reeves County	950100	950200	950300	950500
Smith County	000202	000300	000400	000700
Starr County	950102 950400 950702	950103 950500	950201 950600	950202 950701
Tarrant County	100300 101700 103601 104000	101000 102500 103701 104604	101100 103100 103800 106516	101600 103500 103900 122200
Taylor County	010700	010800	011700	011900
Terry County	950300			
Titus County	950600	950700		
Tom Green County	000500	000700	000900	
Travis County	000604 002311	000802 002316	000804	001000
Val Verde County	950601	950602		
Webb County	000103 000500 001002 001804	000104 000600 001200 001805	000300 000700 001300	000400 000902 001801
Wharton County	740300			
Wichita County	010100	010400	011100	011300
Willacy County	950300	950700		
Zapata County	950200			
Zavala County	950100	950200	950301	950302

**EXHIBIT E**

**TEXAS STATE AFFORDABLE HOUSING CORPORATION  
SINGLE FAMILY MORTGAGE REVENUE BONDS  
(ISSUABLE IN MULTIPLE SERIES)**

**RITA GO ZONE**

Under special rules implemented in the wake of Hurricane Rita, all Mortgage Loans made in the Rita Go Zone counties (listed below) are treated as Targeted Area Mortgage Loans. The special rules applicable to the Rita Go Zone expire December 31, 2010.

“Rita GO Zone” means that portion of the Hurricane Rita Disaster Area determined by the President of the United States to warrant individual or individual and public assistance from the Federal Government under Section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act by reason of Hurricane Rita.

The following Texas counties are part of the Rita GO Zone. The entire geographical area within each of the following Texas counties qualifies as a Targeted Area .

Angelina Brazoria Chambers Fort Bend Galveston Hardin Harris Jasper	Jefferson Liberty Montgomery Nacogdoches Newton Orange Polk Sabine	San Augustine San Jacinto Shelby Trinity Tyler Walker
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**IKE/DOLLY DISASTER AREAS (not included above)**

The following Texas counties are part of the Ike/Dolly Disaster Areas not included in the Rita GO Zone. The entire geographical area within each of the following Texas counties qualifies as a Targeted Area.

Austin Cameron Cherokee Grimes	Hidalgo Houston Madison Matagorda	Waller Washington Willacy
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**EXHIBIT F  
PURCHASE PRICE LIMITS\***

**TEXAS STATE AFFORDABLE HOUSING CORPORATION  
SINGLE FAMILY MORTGAGE REVENUE BONDS  
(ISSUABLE IN MULTIPLE SERIES)**

(As of March 1, 2009)

**NON-TARGETED AREAS**

**\$258,691**

**TARGETED AREAS\*\***

**\$316,177**

*\* For more information on the purchase price for 2-4 units, please contact Master Servicer.*

*\*\*Includes counties in the Rita GO Zone and Ike/Dolly Disaster Areas (Exhibit E)*

*The foregoing Purchase Price Limits are subject to change from time to time upon notice from the Issuer or Master Servicer.*

**EXHIBIT G  
MAXIMUM INCOME LIMITS**

**TEXAS STATE AFFORDABLE HOUSING CORPORATION  
SINGLE FAMILY MORTGAGE REVENUE BONDS  
(ISSUABLE IN MULTIPLE SERIES)**

Area of State	Counties in Area	80% AMFI (Any family size)	Non-Targeted Area Income Limits		Targeted and GO Zone Area	
			1 or 2 Persons 100% AMFI	3 or More Persons 115% AMFI	1 or 2 Persons 120% AMFI	3 or More Persons 140% AMFI
Atascosa County	Atascosa	\$45,920	\$57,400	\$66,010	\$68,880	\$80,360
Austin County HMFA	Austin	\$46,400	\$58,000	\$66,700	\$69,600	\$81,200
Austin-Round Rock MSA	Bastrop, Caldwell, Hays, Travis, & Williamson	\$58,640	\$73,300	\$84,295	\$87,960	\$102,620
Bandera County	Bandera	\$45,920	\$57,400	\$66,010	\$68,880	\$80,360
Bexar County	Bexar	\$45,920	\$57,400	\$66,010	\$68,880	\$80,360
Brazoria County HMFA	Brazoria	\$57,120	\$71,400	\$82,110	\$85,680	\$99,960
Comal County	Comal	\$45,920	\$57,400	\$66,010	\$68,880	\$80,360
Dallas HMFA	Collin, Dallas, Delta, Denton, Ellis, Hunt, Kaufman, & Rockwall	\$54,080	\$67,600	\$77,740	\$81,120	\$94,640
Fort Worth-Arlington HMFA	Johnson, Parker, & Tarrant	\$52,800	\$66,000	\$75,900	\$79,200	\$92,400
Guadalupe County	Guadalupe	\$45,920	\$57,400	\$66,010	\$68,880	\$80,360
Hartley County	Hartley	\$53,040	\$66,300	\$76,245	\$79,560	\$92,820
Hood County	Hood	\$50,320	\$62,900	\$72,335	\$75,480	\$88,060
Houston-Baytown-Sugarland HMFA	Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, San Jacinto & Waller	\$51,040	\$63,800	\$73,370	\$76,560	\$89,320
Kendall County HMFA	Kendall	\$59,680	\$74,600	\$85,790	\$89,520	\$104,440
Loving County	Loving	\$53,360	\$66,700	\$76,705	\$80,040	\$93,380
Medina County	Medina	\$45,920	\$57,400	\$66,010	\$68,880	\$80,360
Midland MSA	Midland	\$48,160	\$60,200	\$69,230	\$72,240	\$84,280
Roberts County	Roberts	\$50,480	\$63,100	\$72,565	\$75,720	\$88,340
Sherman-Denison MSA	Grayson	\$46,320	\$57,900	\$66,585	\$69,480	\$81,060
Somervell County	Somerville	\$46,480	\$58,100	\$66,815	\$69,720	\$81,340
Wilson County	Wilson	\$45,920	\$57,400	\$66,010	\$68,880	\$80,360
Wise County HMFA	Wise	\$49,280	\$61,600	\$70,840	\$73,920	\$86,240
<b>Balance of State</b>	<b>All remaining Counties not listed above</b>	<b>\$45,920</b>	<b>\$57,400</b>	<b>\$66,010</b>	<b>\$68,880</b>	<b>\$80,360</b>