

# Buying Your First Home? Lower your mortgage interest with a Mortgage Credit Certificate.



Reduce both your mortgage interest and your federal income taxes by claiming a percentage of what you pay in mortgage interest as a tax credit.

**THE RESULT?** You pay lower taxes and less interest and have more money to put back into your home or build savings!



**Mortgage  
Credit  
Certificate**

*Your First Home Tax Credit*

## PROGRAM BENEFITS:

- Save thousands of dollars over the life of your mortgage loan
- Can be used with TSAHC's Down Payment Assistance
- **FREE** for Texas Heroes using TSAHC's Down Payment Assistance

## HOW IT WORKS:

- Receive the tax credit every year when you file your taxes
- Effectively reduces your mortgage interest rate by refunding 20% of mortgage interest paid

## HOW TO APPLY:

- Apply through a TSAHC-approved lender
- Take TSAHC's Eligibility Quiz to find a lender in your area



Learn more at: [WWW.READYTOBUYATEXASHOME.COM](http://WWW.READYTOBUYATEXASHOME.COM)



Texas State Affordable  
Housing Corporation  
Homeownership Hotline:  
877-508-4611