

Buying Your First Home? Save Money with a Mortgage Credit Certificate.



Reduce 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 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:

- The tax credit reimburses you for 20% of the mortgage interest paid
- Receive the tax credit every year when you file your taxes

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



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