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Welcome



44%

of Texas sellers offer some kind of incentive to attract buyers.

That's higher than the national average of 36%. The top incentive? A home warranty (29% of all Texas sellers include one). One-fifth of Texas sellers offer to help the buyer with closing costs. Other deal-sweeteners include remodeling/repair credits, and merchandise, such as flat-screen TVs.

Source: 2013 Profile of Texas

OPTIONS FOR MY CLIENTS

Texas Mortgage Credit Certificates

Reduces income-tax obligation up to \$2,000/year for the life of the loan.

My First Texas Home

30-year, fixed rates, downpayment and/or closing-cost assistance.

Conventional Option

Offers flexibility on credit, income sources, or access to special options, including up to 97% loan-to-value ratio with reduced-rate mortgage insurance.

Combo (For maximum benefit!)

Combine a mortgage loan with a Texas Mortgage Credit Certificate.

Find a Participating Lender

Do you know the difference between a Mortgage Banker and a Mortgage Broker?

How international buyers pay for U.S. real estate

55%

All cash

41%

Mortgage financing

4%

Investor group/Others/
Don't know

Source: National Association of REALTORS' 2015 Profile of International Home Buying Activity

2005-2015

State Homebuyer-Assistance Programs
By The Numbers*

24,500

Homebuyers assisted with state-administered programs

\$2 billion

Total amount of 30-year, fixed-rate home loans originated with downpayment and closing-cost assistance

\$931 million

Total amount of Texas Mortgage Credit Certificates issued

\$103 million

Total amount of mortgage loan and Texas Mortgage Credit Certificate combinations used

*estimated data