



# WHOLESALE ANNOUNCEMENT 2026-65

July 6, 2026

## THDA DPA Update

### Effective Date

Effectively with new rate locks on July 1, 2026

### Update:

#### **THDA Down Payment Assistance Enhancements**

##### **New \$10,000 DPA Option**

THDA is introducing a new \$10,000 deferred Down Payment Assistance (DPA) option.

- Available with Great Choice and Homeownership for Heroes programs.
- Features a 10-year term and is fully forgiven after 10 years.
- No interest and no monthly payments.
- Not available with the Freddie Mac HFA Advantage program.

##### **\$6,000 DPA Option Changes**

THDA's existing \$6,000 DPA option will be updated as follows:

- Term reduced to 10 years.
- Loan will be forgiven after the 10-year term.
- No interest and no monthly payments remain unchanged.

##### **Pipeline Loans:**

All existing rate locks, committed loans, and closed but unpurchased loans must close and be purchased under the terms reflected on the rate lock confirmation and/or commitment.

Refer to the updated THDA guidelines for complete program details.

Please note that Wholesale fees may require manual adjustment in Blue Sage.

**Should you have any questions, please reach out to your Account Executive or Client Manager**