

- Fire Fighter
- **EMS** personnel
- **Peace Officer**
- Military Veteran
- **Nursing**
- **Educators**
- **Public Security**
- **Corrections Officer**

Are you a FIRST RESPONDER? uperhero

- **Fixed Rate Loans with Down** Payment Assistance (DPA)
- DPA of up to 5% of the loan amount
- DPA can be a grant or forgivable 2nd lien
- Do not need to be First Time **Homebuyer**
- **Purchasea homeanywhere in TX**
- Multiple options available



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**Down Payment** 



## HERO LOANS

## Who is Eligible?



## Down Payment Help for Heroes

- Allied Health Faculty Member means a full-time member of the faculty of an undergraduate or graduate allied health program of a
  public or private institution of higher education in the state.
- <u>Correction Officer</u> all full-time employees of the Texas Department of Criminal Justice (TDCJ) who receive hazardous duty pay. Hazardous duty pay employees must have a VOE through TDCJ.
- <u>County Jailer</u> means a person employed full-time as a county jail guard under Section 85.005, Local Government Code. County jailers
  are licensed through the Texas Commission on Law Enforcement.
- Emergency Medical Services Personnel has the meaning assigned by Section 773.003, Health and Safety Code. Emergency medical services personnel means full-time: emergency care attendant; emergency medical technicians; emergency medical technicians-intermediate; emergency medical technicians-paramedic; or licensed paramedic.
- <u>Fire Fighter</u> a member of a fire department who performs a function listed in Section 419.021(3)(c), Government Code. Permanent, full-time fire department employees who are not secretaries, stenographers, clerks, budget analysts, or similar support staff persons or other administrative employees and who are assigned duties in one or more of the following categories: fire suppression; fire inspection; fire and arson investigation; marine firefighting; aircraft rescue and firefighting; fire training; fire education; fire administration; and Any other position necessarily or customarily related to fire prevention or suppression.
- <u>Juvenile Corrections Officer</u> all full-time employees of the Texas <u>Juvenile Justice</u> Department (TJJD) who receive hazardous duty pay. Juvenile corrections officers must have a VOE through TJJD.
- <u>Nursing Faculty Member</u> means a full-time member of either an undergraduate or graduate professional nursing program.
- <u>Peace Officer</u> means a person elected, employed, or appointed as a full-time peace officer under Article 2.12, Code of Criminal Procedure, Section 51.212 or 51.214, Education Code, or other law. <u>Peace officers are licensed</u> through the Texas Commission on Law Enforcement (TCOLE).
- <u>Professional Educator</u> means a full-time, public K-12: classroom teacher, teacher aide, school librarian, school counselor certified under Subchapter B, Chapter 21, Education Code, or school nurse.
- <u>Public Security Officer</u> means a person employed or appointed full-time as an armed security officer by this state or a political subdivision of this state. The term does not include a security officer employed by a private security company that contracts with this state or a political subdivision of this state to provide security services for the entity. Public security officer are licensed through the Texas Commission on Law Enforcement (TCOLE).
- <u>Veteran</u> means a person who: is serving on active duty, at the time of application, assigned to a military base or facility in Texas, and has officially designated Texas as the applicant's home of record; or (A)(i) served not less than 90 days, unless sooner discharged by reason of a <u>service-connected</u> disability, on active duty in the Army, Navy, Air Force, Coast Guard, United States Public Health Service, or Marine Corps of the United States and who has not been dishonorably discharged; (ii) has at least 20 years of active or reserve military service; (iii) received an appointment in the Texas National Guard,; or (iv) served in the armed forces of the Republic of Vietnam (B) at the time of the person's enlistment was a bona fide resident of this state or has resided in this state at least one year immediately before the application; and (C) at the time of the person's application under this chapter is a bona fide resident of this state. The term includes the unmarried surviving spouse of a veteran who died or who is identified as missing in action if the deceased or missing veteran meets the requirements of this section, with the exception that the deceased or missing veteran need not have served 90 days under Paragraph (A)(i) of this subdivision, and if the deceased or missing veteran was a bona fide resident of this state at the time of enlistment, induction, commissioning, appointment, or drafting.