



SETH Income Limits: Freddie Mac & Fannie Mae Loan Types Effective 06.15.2026

Land Home
FINANCIAL SERVICES, INC.
TPO Mortgage SolutionsSM
Wholesale • Correspondent • Fulfillment

Eligible Areas: State of Texas, excluding Travis County and the cities of El Paso, Grand Prairie and McKinney.
Charter Level Borrowers (80% AMI) receive free Homebuyer Education from SETH.

County **Charter 80<=AMI** **Standard>80AMI**

Anderson	\$66,960	\$146,475
Andrews	\$79,840	\$174,650
Angelina	\$66,960	\$146,475
Aransas	\$67,840	\$148,400
Archer	\$72,960	\$159,600
Armstrong	\$72,640	\$158,900
Atascosa	\$81,280	\$177,800
Austin	\$84,080	\$183,925
Bailey	\$68,800	\$150,500
Bandera	\$81,280	\$177,800
Bastrop	\$107,520	\$235,200
Baylor	\$66,960	\$146,475
Bee	\$66,960	\$146,475
Bell	\$68,480	\$149,800
Bexar	\$81,280	\$177,800
Blanco	\$85,360	\$186,725
Borden	\$66,960	\$146,475
Bosque	\$71,680	\$156,800
Bowie	\$61,360	\$134,225
Brazoria	\$84,080	\$183,925
Brazos	\$83,680	\$183,050
Brewster	\$66,960	\$146,475
Briscoe	\$66,960	\$146,475
Brooks	\$66,960	\$146,475
Brown	\$66,960	\$146,475
Burleson	\$83,680	\$183,050
Burnet	\$77,600	\$169,750
Caldwell	\$107,520	\$235,200
Calhoun	\$77,920	\$170,450
Callahan	\$73,680	\$161,175
Cameron	\$51,680	\$113,050

Charter Income Limits: FREE HBE FROM SETH & REDUCED MI COVERAGE

Standard Income Limits: STANDARD MI COVERAGE

County **Charter 80<=AMI** **Standard>80AMI**

Camp	\$66,960	\$146,475
Carson	\$72,640	\$158,900
Cass	\$66,960	\$146,475
Castro	\$66,960	\$146,475
Chambers	\$84,080	\$183,925
Cherokee	\$66,960	\$146,475
Childress	\$66,960	\$146,475
Clay	\$72,960	\$159,600
Cochran	\$71,600	\$156,625
Coke	\$66,960	\$146,475
Coleman	\$66,960	\$146,475
Collin	\$94,000	\$205,625
Collingsworth	\$66,960	\$146,475
Colorado	\$74,320	\$162,575
Comal	\$81,280	\$177,800
Comanche	\$66,960	\$146,475
Concho	\$66,960	\$146,475
Cooke	\$79,520	\$173,950
Coryell	\$68,480	\$149,800
Cottle	\$66,960	\$146,475
Crane	\$66,960	\$146,475
Crockett	\$66,960	\$146,475
Crosby	\$71,600	\$156,625
Culberson	\$66,960	\$146,475
Dallam	\$72,720	\$159,075
Dallas	\$94,000	\$205,625
Dawson	\$66,960	\$146,475
Deaf Smith	\$66,960	\$146,475
Delta	\$74,400	\$162,750
Denton	\$94,000	\$205,625
Dewitt	\$66,960	\$146,475



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Dickens	\$66,960	\$146,475
Dimmit	\$66,960	\$146,475
Donley	\$68,000	\$148,750
Duval	\$66,960	\$146,475
Eastland	\$66,960	\$146,475
Ector	\$72,880	\$159,425
Edwards	\$66,960	\$146,475
El Paso	\$58,720	\$128,450
Ellis	\$94,000	\$205,625
Erath	\$72,960	\$159,600
Falls	\$71,680	\$156,800
Fannin	\$71,520	\$156,450
Fayette	\$78,560	\$171,850
Fisher	\$66,960	\$146,475
Floyd	\$66,960	\$146,475
Foard	\$70,400	\$154,000
Fort Bend	\$84,080	\$183,925
Franklin	\$69,040	\$151,025
Freestone	\$66,960	\$146,475
Frio	\$66,960	\$146,475
Gaines	\$70,320	\$153,825
Galveston	\$84,080	\$183,925
Garza	\$71,600	\$156,625
Gillespie	\$87,440	\$191,275
Glasscock	\$115,360	\$252,350
Goliad	\$65,040	\$142,275
Gonzales	\$66,960	\$146,475
Gray	\$66,960	\$146,475
Grayson	\$76,240	\$166,775
Gregg	\$64,720	\$141,575
Grimes	\$71,600	\$156,625
Guadalupe	\$81,280	\$177,800
Hale	\$66,960	\$146,475
Hall	\$66,960	\$146,475

Charter Income Limits: FREE HBE FROM SETH & REDUCED MI COVERAGE

Standard Income Limits: STANDARD MI COVERAGE

County **Charter 80<=AMI** **Standard>80AMI**

Hamilton	\$74,560	\$163,100
Hansford	\$80,320	\$175,700
Hardeman	\$70,320	\$153,825
Hardin	\$70,160	\$153,475
Harris	\$84,080	\$183,925
Harrison	\$64,720	\$141,575
Hartley	\$84,480	\$184,800
Haskell	\$66,960	\$146,475
Hays	\$107,520	\$235,200
Hemphill	\$95,520	\$208,950
Henderson	\$66,960	\$146,475
Hidalgo	\$51,200	\$112,000
Hill	\$67,440	\$147,525
Hockley	\$71,600	\$156,625
Hood	\$86,960	\$190,225
Hopkins	\$70,880	\$155,050
Houston	\$66,960	\$146,475
Howard	\$72,480	\$158,550
Hudspeth	\$58,720	\$128,450
Hunt	\$94,000	\$205,625
Hutchinson	\$80,640	\$176,400
Irion	\$72,720	\$159,075
Jack	\$66,960	\$146,475
Jackson	\$68,000	\$148,750
Jasper	\$66,960	\$146,475
Jeff Davis	\$66,960	\$146,475
Jefferson	\$70,160	\$153,475
Jim Hogg	\$66,960	\$146,475
Jim Wells	\$66,960	\$146,475
Johnson	\$94,000	\$205,625
Jones	\$73,680	\$161,175
Karnes	\$68,800	\$150,500
Kaufman	\$94,000	\$205,625
Kendall	\$81,280	\$177,800

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Kenedy	\$66,960	\$146,475
Kent	\$77,840	\$170,275
Kerr	\$76,960	\$168,350
Kimble	\$80,320	\$175,700
King	\$66,960	\$146,475
Kinney	\$66,960	\$146,475
Kleberg	\$66,960	\$146,475
Knox	\$66,960	\$146,475
La Salle	\$66,960	\$146,475
Lamar	\$67,840	\$148,400
Lamb	\$66,960	\$146,475
Lampasas	\$68,480	\$149,800
Lavaca	\$73,200	\$160,125
Lee	\$71,280	\$155,925
Leon	\$66,960	\$146,475
Liberty	\$84,080	\$183,925
Limestone	\$66,960	\$146,475
Lipscomb	\$68,960	\$150,850
Live Oak	\$66,960	\$146,475
Llano	\$76,800	\$168,000
Loving	\$66,960	\$146,475
Lubbock	\$71,600	\$156,625
Lynn	\$71,600	\$156,625
Madison	\$74,320	\$162,575
Marion	\$66,960	\$146,475
Martin	\$87,760	\$191,975
Mason	\$77,600	\$169,750
Matagorda	\$66,960	\$146,475
Maverick	\$46,880	\$102,550
McCulloch	\$68,320	\$149,450
McLennan	\$71,680	\$156,800
McMullen	\$66,960	\$146,475
Medina	\$81,280	\$177,800
Menard	\$72,800	\$159,250

Charter Income Limits: FREE HBE FROM SETH & REDUCED MI COVERAGE

Standard Income Limits: STANDARD MI COVERAGE

County **Charter 80<=AMI** **Standard>80AMI**

Midland	\$87,760	\$191,975
Milam	\$68,720	\$150,325
Mills	\$66,960	\$146,475
Mitchell	\$76,320	\$166,950
Montague	\$69,120	\$151,200
Montgomery	\$84,080	\$183,925
Moore	\$66,960	\$146,475
Morris	\$66,960	\$146,475
Motley	\$66,960	\$146,475
Nacogdoches	\$66,960	\$146,475
Navarro	\$67,760	\$148,225
Newton	\$66,960	\$146,475
Nolan	\$66,960	\$146,475
Nueces	\$67,840	\$148,400
Ochiltree	\$73,040	\$159,775
Oldham	\$72,640	\$158,900
Orange	\$70,160	\$153,475
Palo Pinto	\$67,920	\$148,575
Panola	\$72,320	\$158,200
Parker	\$94,000	\$205,625
Parmer	\$66,960	\$146,475
Pecos	\$68,320	\$149,450
Polk	\$66,960	\$146,475
Potter	\$72,640	\$158,900
Presidio	\$66,960	\$146,475
Rains	\$66,960	\$146,475
Randall	\$72,640	\$158,900
Reagan	\$69,200	\$151,375
Real	\$66,960	\$146,475
Red River	\$66,960	\$146,475
Reeves	\$66,960	\$146,475
Refugio	\$66,960	\$146,475
Roberts	\$71,600	\$156,625
Robertson	\$83,680	\$183,050

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Rockwall	\$94,000	\$205,625
Runnels	\$66,960	\$146,475
Rusk	\$64,720	\$141,575
Sabine	\$66,960	\$146,475
San Augustine	\$66,960	\$146,475
San Jacinto	\$84,080	\$183,925
San Patricio	\$67,840	\$148,400
San Saba	\$66,960	\$146,475
Schleicher	\$77,040	\$168,525
Scurry	\$67,520	\$147,700
Shackelford	\$80,480	\$176,050
Shelby	\$66,960	\$146,475
Sherman	\$72,720	\$159,075
Smith	\$77,840	\$170,275
Somervell	\$85,440	\$186,900
Starr	\$66,960	\$146,475
Stephens	\$66,960	\$146,475
Sterling	\$87,200	\$190,750
Stonewall	\$78,480	\$171,675
Sutton	\$66,960	\$146,475
Swisher	\$66,960	\$146,475
Tarrant	\$94,000	\$205,625
Taylor	\$73,680	\$161,175
Terrell	\$66,960	\$146,475
Terry	\$66,960	\$146,475
Throckmorton	\$66,960	\$146,475
Titus	\$66,960	\$146,475
Tom Green	\$72,720	\$159,075
Trinity	\$66,960	\$146,475
Tyler	\$66,960	\$146,475
Upshur	\$64,720	\$141,575
Upton	\$66,960	\$146,475
Uvalde	\$66,960	\$146,475
Val Verde	\$66,960	\$146,475

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Standard Income Limits: STANDARD MI COVERAGE

County **Charter 80<=AMI** **Standard>80AMI**

Van Zandt	\$69,360	\$151,725
Victoria	\$65,040	\$142,275
Walker	\$67,520	\$147,700
Waller	\$84,080	\$183,925
Ward	\$66,960	\$146,475
Washington	\$81,280	\$177,800
Webb	\$59,200	\$129,500
Wharton	\$68,400	\$149,625
Wheeler	\$66,960	\$146,475
Wichita	\$72,960	\$159,600
Wilbarger	\$66,960	\$146,475
Willacy	\$66,960	\$146,475
Williamson	\$107,520	\$235,200
Wilson	\$81,280	\$177,800
Winkler	\$85,680	\$187,425
Wise	\$94,000	\$205,625
Wood	\$68,560	\$149,975
Yoakum	\$76,960	\$168,350
Young	\$72,800	\$159,250
Zapata	\$66,960	\$146,475
Zavala	\$66,960	\$146,475