



SETH GoldStar Income Limits:

Freddie Mac Loan Types

Effective 12.01.2022

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

County	Charter	Standard
Anderson	\$55,040	\$96,320
Andrews	\$74,560	\$130,480
Angelina	\$55,040	\$96,320
Aransas	\$55,040	\$96,320
Archer	\$62,800	\$109,900
Armstrong	\$61,760	\$108,080
Atascosa	\$67,200	\$117,600
Austin	\$72,640	\$127,120
Bailey	\$55,040	\$96,320
Bandera	\$67,200	\$117,600
Bastrop	\$88,240	\$154,420
Baylor	\$55,040	\$96,320
Bee	\$55,040	\$96,320
Bell	\$59,600	\$104,300
Bexar	\$67,200	\$117,600
Blanco	\$62,960	\$110,180
Borden	\$83,120	\$145,460
Bosque	\$55,040	\$96,320
Bowie	\$55,920	\$97,860
Brazoria	\$72,640	\$127,120
Brazos	\$66,400	\$116,200
Brewster	\$58,560	\$102,480
Briscoe	\$55,040	\$96,320
Brooks	\$55,040	\$96,320
Brown	\$55,040	\$96,320
Burleson	\$66,400	\$116,200
Burnet	\$62,960	\$110,180
Caldwell	\$88,240	\$154,420
Calhoun	\$62,880	\$110,040
Callahan	\$61,520	\$107,660
Cameron	\$42,800	\$74,900

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

County	Charter	Standard
Camp	\$55,040	\$96,320
Carson	\$61,760	\$108,080
Cass	\$55,040	\$96,320
Castro	\$55,040	\$96,320
Chambers	\$72,640	\$127,120
Cherokee	\$55,040	\$96,320
Childress	\$56,320	\$98,560
Clay	\$62,800	\$109,900
Cochran	\$55,040	\$96,320
Coke	\$57,680	\$100,940
Coleman	\$55,040	\$96,320
Collin	\$76,480	\$133,840
Collingsworth	\$55,040	\$96,320
Colorado	\$55,920	\$97,860
Comal	\$67,200	\$117,600
Comanche	\$55,040	\$96,320
Concho	\$56,960	\$99,680
Cooke	\$64,960	\$113,680
Coryell	\$59,600	\$104,300
Cottle	\$55,040	\$96,320
Crane	\$64,640	\$113,120
Crockett	\$58,000	\$101,500
Crosby	\$64,400	\$112,700
Culberson	\$55,040	\$96,320
Dallam	\$61,360	\$107,380
Dallas	\$76,480	\$133,840
Dawson	\$55,040	\$96,320
Deaf Smith	\$55,040	\$96,320
Delta	\$55,040	\$96,320
Denton	\$76,480	\$133,840
Dewitt	\$62,880	\$110,040



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Dickens	\$55,040	\$96,320
Dimmit	\$55,040	\$96,320
Donley	\$55,040	\$96,320
Duval	\$55,040	\$96,320
Eastland	\$55,040	\$96,320
Ector	\$74,160	\$129,780
Edwards	\$55,040	\$96,320
El Paso	\$47,520	\$83,160
Ellis	\$76,480	\$133,840
Erath	\$65,920	\$115,360
Falls	\$59,040	\$103,320
Fannin	\$60,960	\$106,680
Fayette	\$64,560	\$112,980
Fisher	\$55,120	\$96,460
Floyd	\$55,040	\$96,320
Foard	\$55,040	\$96,320
Fort Bend	\$72,640	\$127,120
Franklin	\$57,760	\$101,080
Freestone	\$56,400	\$98,700
Frio	\$55,040	\$96,320
Gaines	\$64,400	\$112,700
Galveston	\$72,640	\$127,120
Garza	\$60,640	\$106,120
Gillespie	\$65,360	\$114,380
Glasscock	\$65,840	\$115,220
Goliad	\$59,760	\$104,580
Gonzales	\$55,520	\$97,160
Gray	\$55,200	\$96,600
Grayson	\$62,560	\$109,480
Gregg	\$59,120	\$103,460
Grimes	\$55,040	\$96,320
Guadalupe	\$67,200	\$117,600

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

Standard Income Limits: STANDARD MI COVERAGE

County	Charter	Standard
Hale	\$55,040	\$96,320
Hall	\$55,040	\$96,320
Hamilton	\$58,800	\$102,900
Hansford	\$55,040	\$96,320
Hardeman	\$55,040	\$96,320
Hardin	\$64,240	\$112,420
Harris	\$72,640	\$127,120
Harrison	\$59,120	\$103,460
Hartley	\$60,480	\$105,840
Haskell	\$55,040	\$96,320
Hays	\$88,240	\$154,420
Hemphill	\$74,960	\$131,180
Henderson	\$55,040	\$96,320
Hidalgo	\$41,600	\$72,800
Hill	\$56,000	\$98,000
Hockley	\$55,040	\$96,320
Hood	\$70,560	\$123,480
Hopkins	\$56,160	\$98,280
Houston	\$55,040	\$96,320
Howard	\$58,000	\$101,500
Hudspeth	\$47,520	\$83,160
Hunt	\$76,480	\$133,840
Hutchinson	\$56,240	\$98,420
Irion	\$69,840	\$122,220
Jack	\$56,080	\$98,140
Jackson	\$65,440	\$114,520
Jasper	\$55,040	\$96,320
Jeff Davis	\$56,720	\$99,260
Jefferson	\$64,240	\$112,420
Jim Hogg	\$55,040	\$96,320
Jim Wells	\$55,040	\$96,320
Johnson	\$76,480	\$133,840



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County	Charter	Standard
Jones	\$61,520	\$107,660
Karnes	\$64,720	\$113,260
Kaufman	\$76,480	\$133,840
Kendall	\$67,200	\$117,600
Kenedy	\$55,040	\$96,320
Kent	\$55,040	\$96,320
Kerr	\$58,720	\$102,760
Kimble	\$55,040	\$96,320
King	\$58,320	\$102,060
Kinney	\$55,040	\$96,320
Kleberg	\$55,040	\$96,320
Knox	\$55,440	\$97,020
La Salle	\$55,040	\$96,320
Lamar	\$55,040	\$96,320
Lamb	\$55,040	\$96,320
Lampasas	\$59,600	\$104,300
Lavaca	\$62,160	\$108,780
Lee	\$56,800	\$99,400
Leon	\$55,040	\$96,320
Liberty	\$72,640	\$127,120
Limestone	\$55,040	\$96,320
Lipscomb	\$59,360	\$103,880
Live Oak	\$61,600	\$107,800
Llano	\$55,840	\$97,720
Loving	\$89,760	\$157,080
Lubbock	\$64,400	\$112,700
Lynn	\$64,400	\$112,700
Madison	\$56,480	\$98,840
Marion	\$55,040	\$96,320
Martin	\$94,960	\$166,180
Mason	\$55,120	\$96,460
Matagorda	\$55,040	\$96,320

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

County	Charter	Standard
Maverick	\$55,040	\$96,320
McCulloch	\$55,040	\$96,320
McLennan	\$59,040	\$103,320
McMullen	\$64,880	\$113,540
Medina	\$67,200	\$117,600
Menard	\$55,040	\$96,320
Midland	\$94,960	\$166,180
Milam	\$55,040	\$96,320
Mills	\$55,280	\$96,740
Mitchell	\$69,600	\$121,800
Montague	\$55,040	\$96,320
Montgomery	\$72,640	\$127,120
Moore	\$55,040	\$96,320
Morris	\$55,040	\$96,320
Motley	\$55,440	\$97,020
Nacogdoches	\$55,040	\$96,320
Navarro	\$55,040	\$96,320
Newton	\$55,040	\$96,320
Nolan	\$55,040	\$96,320
Nueces	\$64,720	\$113,260
Ochiltree	\$55,040	\$96,320
Oldham	\$61,760	\$108,080
Orange	\$64,240	\$112,420
Palo Pinto	\$55,040	\$96,320
Panola	\$55,040	\$96,320
Parker	\$76,480	\$133,840
Parmer	\$57,840	\$101,220
Pecos	\$55,040	\$96,320
Polk	\$55,040	\$96,320
Potter	\$61,760	\$108,080
Presidio	\$55,040	\$96,320
Rains	\$61,600	\$107,800



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Randall	\$61,760	\$108,080
Reagan	\$70,560	\$123,480
Real	\$55,040	\$96,320
Red River	\$55,040	\$96,320
Reeves	\$55,280	\$96,740
Refugio	\$55,040	\$96,320
Roberts	\$72,560	\$126,980
Robertson	\$66,400	\$116,200
Rockwall	\$76,480	\$133,840
Runnels	\$55,040	\$96,320
Rusk	\$59,120	\$103,460
Sabine	\$55,040	\$96,320
San Augustine	\$55,040	\$96,320
San Jacinto	\$55,040	\$96,320
San Patricio	\$64,720	\$113,260
San Saba	\$55,040	\$96,320
Schleicher	\$62,320	\$109,060
Scurry	\$60,000	\$105,000
Shackelford	\$55,040	\$96,320
Shelby	\$55,040	\$96,320
Sherman	\$56,160	\$98,280
Smith	\$65,760	\$115,080
Somervell	\$57,360	\$100,380
Starr	\$55,040	\$96,320
Stephens	\$55,040	\$96,320
Sterling	\$69,840	\$122,220
Stonewall	\$67,840	\$118,720
Sutton	\$56,400	\$98,700
Swisher	\$55,040	\$96,320
Tarrant	\$76,480	\$133,840
Taylor	\$61,520	\$107,660
Terrell	\$55,040	\$96,320

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

County	Charter	Standard
Terry	\$55,040	\$96,320
Throckmorton	\$55,040	\$96,320
Titus	\$55,040	\$96,320
Tom Green	\$69,840	\$122,220
Trinity	\$55,040	\$96,320
Tyler	\$55,040	\$96,320
Upshur	\$59,120	\$103,460
Upton	\$63,760	\$111,580
Uvalde	\$55,040	\$96,320
Val Verde	\$55,040	\$96,320
Van Zandt	\$56,880	\$99,540
Victoria	\$59,760	\$104,580
Walker	\$61,280	\$107,240
Waller	\$72,640	\$127,120
Ward	\$60,880	\$106,540
Washington	\$62,720	\$109,760
Webb	\$52,800	\$92,400
Wharton	\$55,040	\$96,320
Wheeler	\$55,040	\$96,320
Wichita	\$62,800	\$109,900
Wilbarger	\$55,040	\$96,320
Willacy	\$55,040	\$96,320
Williamson	\$88,240	\$154,420
Wilson	\$67,200	\$117,600
Winkler	\$56,000	\$98,000
Wise	\$76,480	\$133,840
Wood	\$57,120	\$99,960
Yoakum	\$65,440	\$114,520
Young	\$59,040	\$103,320
Zapata	\$55,040	\$96,320
Zavala	\$55,040	\$96,320

