

PARTNER WITH A LEADING DPA LENDER!

100% CLTV Programs with CalHFA and DPA Pro

CALHFA MYHOME

- · DPA up to 3.5% of Purchase Price
- · Conventional and Government issued loans
- Borrower must be a First Time Home Buyer and meet the requirements of the First Loan (not owned/occupied their home in the last 3 years)
- Must be a U.S. citizen, permanent resident, or qualified alien
- · Meet CalHFA income limits for this program
- Borrower must complete home buying counseling course and provide a certificate of completion
- · California primary residences only

Qualify more borrowers and expand your market reach with our DPA programs.

DPA PRO

(Exclusive to LendingPros)

- · FHA DPA, Purchase Only
- 2/1 Buydown option available (24 month term)
- Min FICO 620 DU Approve/Eligible
- · Manual Underwrite Available, Min FICO 660
 - Not Available with Buvdown option
 - Follows FHA guidelines
- · No Maximum Income Restrictions
- No First Time Home Buyer Requirement
- · Non-occupied Co-borrowers allowed per FHA guides
- DTI Follow AUS Approved/Eligible
- · One borrower must complete HUD approved counseling
- 96.5% Max LTV with 3.5% DPA (100% CLTV)
- Fully amortized over 30 years, with a forgivable option
- · Conforming and High Balance Loan Limits Available

DPA PRO Plus

(Exclusive to LendingPros)

- 100% CLTV FHA Loan (Combines 1st and Subordinate Lien)
- 2nd lien with an interest rate 2% greater than 1st lien Payment amortized over 10 years Monthly payments required
- 2/1 Buydown option available (24 month term)
- Min FICO 620 DU Approve/Eligible
- Manual Underwrite Available, Min FICO 660
 - Not Available with Buydown option
 - Follows FHA guidelines
- · No Maximum Income Restrictions
- Borrower's minimum contribution of \$0.00
- · Purchase Only
- · No First Time Home Buyer Requirement
- Conforming and High Balance Loan Limits Available

For more detailed information on the CalHFA program please contact your Account Executive or visit the CalHFA page on the MyHome Assistance Program: https://www.calhfa.ca.gov/homebuyer/programs/myhome.htm

DPA PRO and DPA PRO Plus: Restrictions apply, contact your Account Executive. LendingPros is not affiliated with or acting on behalf of or at the direction of Federal Housing Administration, or the Federal Government.

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