



PARTNER WITH A LEADING DPA LENDER!

100% CLTV Programs
with CalHFA and DPA Pro

DPA PRO

- 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 Buydown 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

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

DPA PRO Plus

- 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 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.

