

# PARTNER WITH A LEADING DPA LENDER!

100% CLTV Programs with CalHFA and DPA Pro



## PROGRAM HIGHLIGHTS

### 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
- CalHFA Buydowns Available

### DPA PRO HOME ADVANTAGE

(Exclusive to LendingPros)

- 101.5% CLTV, (96.5% First + 5% DPA)
- 5% DPA available to assist with closing costs
- FHA 30-YR Fixed Purchase
- No Income Limits
- 1 - 2 Units, Primary Residence Only (No FTB Requirement)
- 620 Min FICO for AUS
- 660 Min FICO for Manual

### 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 Buydown option
- Follows FHA guidelines
- No Maximum Income Restrictions
- No First Time Home Buyer Requirement

### 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

- 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

- 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> Not available in NY and WA. AZ and SC require a minimum loan amount of \$5,000. Maximum loan amount follows standard conforming FHA Guidelines and varies by subject property county. Income follows FHA guidelines. 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. Persons in photos do not reflect racial preference and housing is open to all without regard to race, color, religion, sex, handicap, familial status or national origin.



Intended for use by real estate and lending professionals only and not for distribution to consumers.

LendingPros, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: 833.421.8870 | LendingPros is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888-473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125. Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MN, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, WA, WI, WV, and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). Copyright 2025. Revised 04.21.25