

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.



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