

Reach More Clients with Updated
CalHFA Programs!

CALREADY & CALPLUS ACCESS

Conventional & Government

PROGRAM HIGHLIGHTS

CalHFA and CalReady - Conventional Program

- Conforming Loan Limits
- SFR and Condos
- Max LTV 97% / 105%
- Min Credit Score 680*
- Max DTI 50%
- Must be combined with MyHome (2nd lien), FNMA Community Seconds Optional

CalPLUS Access Conventional Program

- Conforming Loan Limits
- Loan type: HFA Preferred
- SFR and condos
- Max LTV/CLTV 97% / 105%**
- Min Credit Score 680
- Max DTI 50%
- Must be combined with MyAccess (3rd Lien) and MyHome (2nd Lien) for down payment and closing assistance

CalHFA and CalReady - FHA Government Program

- FHA County Limits
- SFR and Condos
- AUS requirements apply - see matrix
- Max LTV/CLTV 97.5% / 105%
- Min Credit Score 640*
- Max DTI 50%
- Must be combined with MyHome (2nd Lien), FHA Approved Seconds optional for down payment and closing assistance

CalPLUS Access FHA Government Program

- SFR and Condos
- Max LTV/CLTV 96.5% / 105%**
- Min Credit Score 640
- Max DTI 50%
- Must be combined with
- MyAccess (3rd Lien) and MyHome (2nd Lien) for down payment and closing assistance

**Fannie Mae's Low Income (LI) rate, which is borrowers with income ≤ 80% AMI, has a minimum credit score of 660.*

***First mortgages in which the total loan amount exceeds \$806,500 are considered High Balance Loans. See rate sheet for pricing and fees.*

LendingPros is not affiliated with or acting on behalf of or at the direction of the Federal Housing Administration, or the Federal Government.



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, VT, 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. Copyright 2025. Revised 06.04.25