

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.*



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