LENDINGPROS
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CALHFA'S MYHOME ASSISTANCE PROGRAM

DPA Up To 3.5% of Purchase Price

Service more clients with CalHFA's MyHome Assistance Program!

CalHFA offers a range of first-time homebuyer loan programs layered with conventional and government-issued loans. They provide access to fixed-rate loans and the options to roll in closing cost assistance and a down payment.

PROGRAM HIGHLIGHTS

Eligibility:

- 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

How it works:

- Monthly payments on the loan are deferred; due and payable when the borrower refinances, sells or ends the loan term
- Can be used with Government (FHA loan) and Conventional
- CalHFA Buydowns Available*

CalHFA MyHome Assistance Programs offered by LendingPros:

- CalHFA Government Loans (FHA): MyHome offers a deferred-payment junior loan of an amount up to the lesser of 3.5% of the purchase price or appraised value to assist with down payment and/or closing costs.
- CalHFA Conventional Loans: MyHome offers a deferred-payment junior loan of an amount up to the lesser of 3% of the purchase price or appraised value to assist with down payment and/or closing costs.
- CalHFA 2/1 and 1/0 buydowns* available for ZIP and MyHome Programs.

For more detailed information on this 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

**Buydown program does not reduce the Note Rate of the Loan.*
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