



Broker Webinar February 2026
DPA PRO , CalHFA Dream For All

WEBINAR HOST



Jenny Beck, Director of Learning and Development

TODAY'S AGENDA:

- **DPA Pro Updates**
- **CalHFA Dream For All 2026**

UP TO 75 BPS PRICE IMPROVEMENT

SWEET DEALS TO LOVE WITH FEBRUARY SPECIALS!

Here for a limited time for loans locked February 1st – 28th 2026.

*Non-QM Pricing Improvement (includes DSCR 5-8 units and Jumbo)**

- **Up to 75 BPS with Select or 25 BPS without Select**

FHA Pricing Improvement

- **37.5 BPS Price Improvement on FHA & DPA Pro loans (includes Streamlines; excludes Select, CalHFA)**
- **12.5 BPS Price Improvement on FHA Select Loans**
- **FHA and DPA Pro Loans Specials cannot be combined with FHA Select**

Non-QM Arms

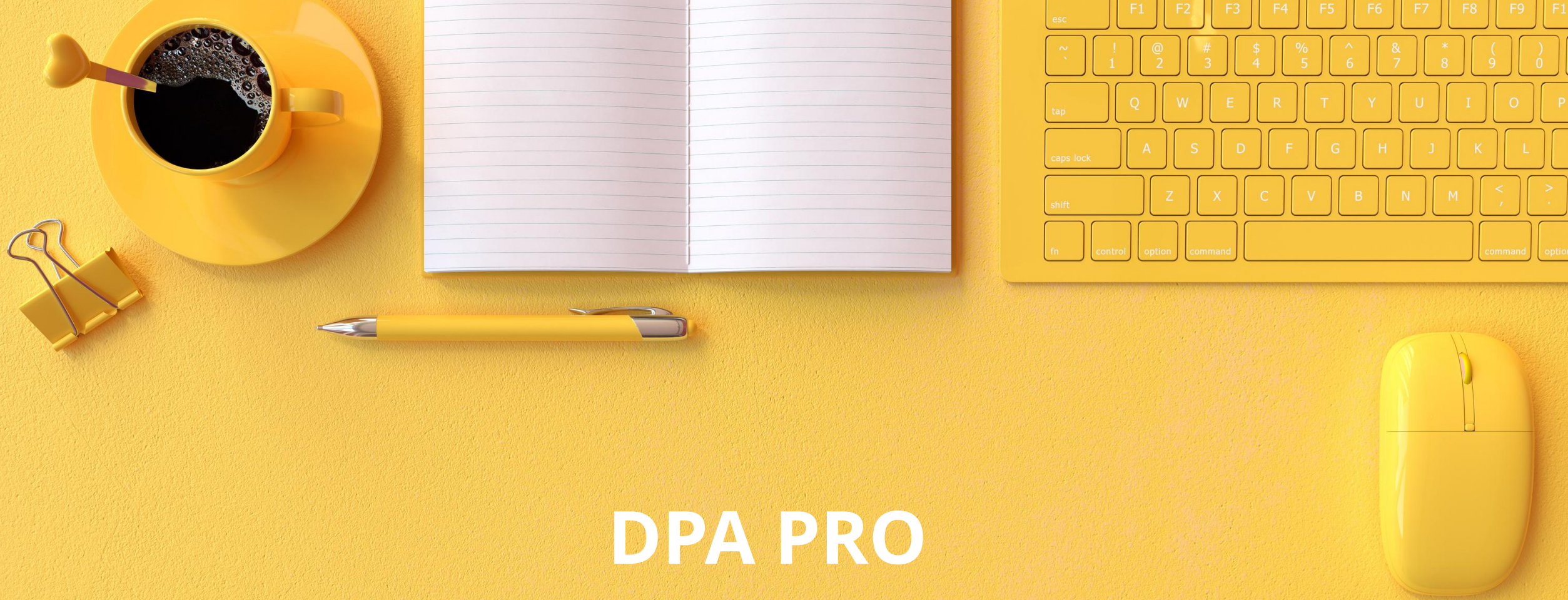
- **25 BPS Non-QM ARMS Price Improvement**
 - **Applies to all ARM products, including Non-QM and DSCR**
 - **Combine it with our February pricing specials to maximize impact.**
 - **Available on loans locked February 2nd through 28, 2026.**
- *Please note: ARMs are not available on Select Non-QM, DSCR 5–8 Unit programs or Closed End Seconds.*

*Non-QM Specials exclude Seconds (Closed End or Stand-Alone). Specials apply to all eligible Non-QM (except Closed End Seconds, Standalone Seconds, HELOCs), FHA Streamline Refinance loans and VA IRRRL Loans.

February Special Offers valid for loans locked between 2/1/2026 and 2/28/2026. Non-QM ARMS Special valid for loans locked between 2/2/2026 and 2/28/2026. All offers are subject to change without prior notice. Rate and price improvements are applicable only to qualifying loan programs and borrowers, and not all applicants will qualify. Specials cannot be combined with any other offer or price exception unless explicitly stated. Terms, restrictions, and conditions apply. This is not a commitment to lend. Loans may qualify for additional price improvement with Select Specials as indicated on our Prime and Non-QM Rate sheets. LendingPros is not affiliated with or acting on behalf of or at the direction of the Federal Housing Administration, Veterans Administration, or the Federal Government.



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DPA PRO

DPA PRO GENERAL HIGHLIGHTS

DPA GENERAL HIGHLIGHTS

- Purchase Transaction
- Does not need to be a First Time Home Buyer!
- No Income Restriction
- Follows FHA Guidelines
- DU/Approve Eligible
 - 600 FICO Minimum
 - Follows Findings
- Manual UW Allowed!
 - 660 Min FICO
 - Max DTI 45%
- High Balance Now Available!
- Cannot be subordinated
- 2:1 Temp Buydown Now Available!
- ***Refer to our complete Matrix at:**
<https://golendingpros.com/wp-content/uploads/2026/01/LP-X-CRD-FHA-DPA-260115.pdf>

DPA PRO HIGHLIGHTS

DPA PRO Highlights

- DU/Approve Eligible
- LP/Accept Eligible
 - 600 FICO Minimum
 - Follows Findings
- Manual UW Now Allowed!
 - 660 Min FICO
 - Max DTI 45%
- High Balance Now Available!
- 100% CLTV FHA Loan (Combining 1st and Subordinate Lien)
- Cannot be subordinated
- 3 year term, forgivable
- 0% Interest rate on 2nd \$0
 - NO Payment on 2nd
 - NOT included in the DTI
- 2:1 Temp Buydown Now Available!
- *Refer to our complete Matrix at: <https://loanstreamwholesale.com/maxone-down-payment-assistance-program/>

MARKETING MATERIAL

[Marketing - LendingPros \(golendingpros.com\)](http://golendingpros.com)



DPA PRO PLUS
100% CLTV DPA Program
Higher Loan Amounts Available

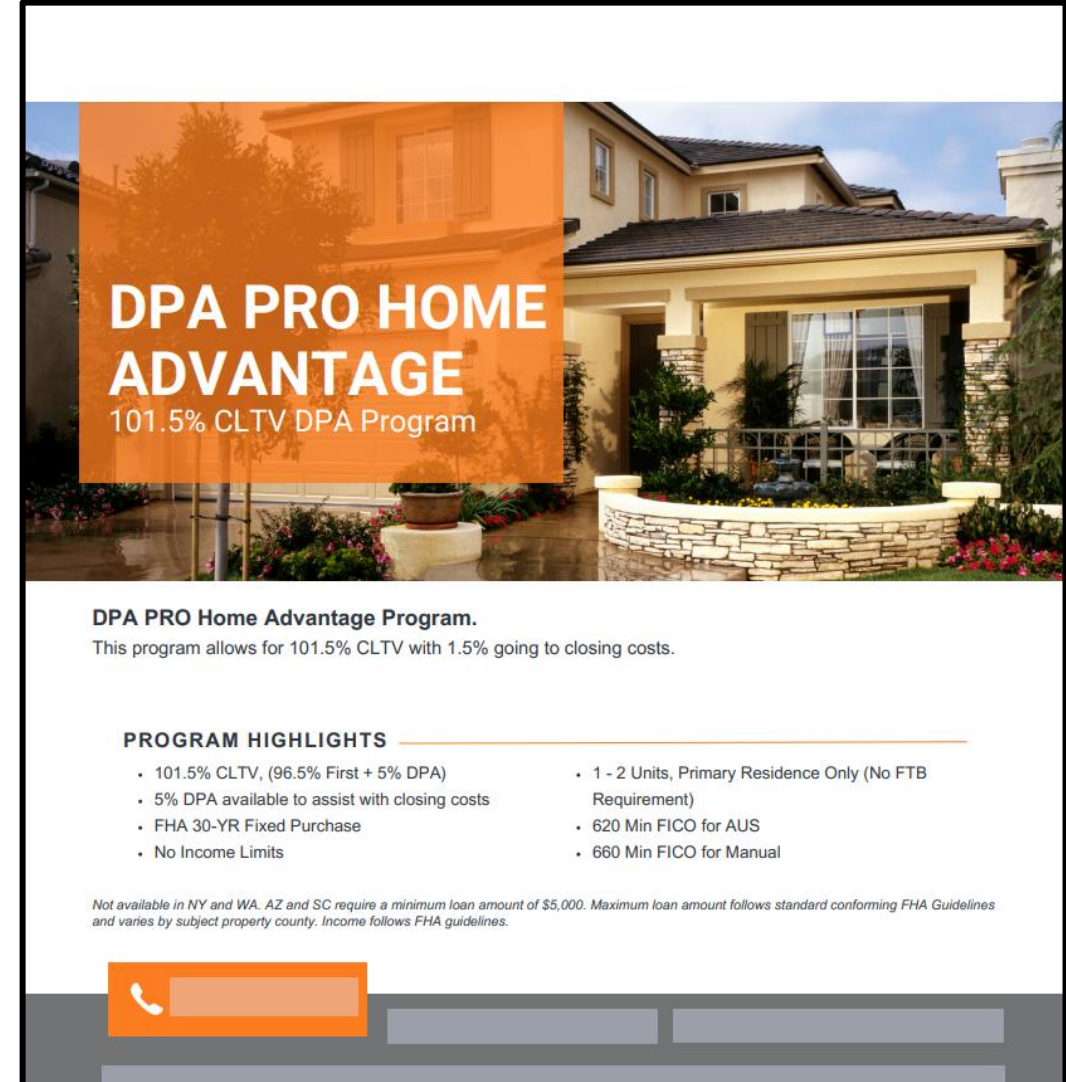
PROGRAM HIGHLIGHTS

- 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
- 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

Restrictions may apply, please contact us for details.

Not available in NY and WA. AZ and SC require a minimum loan amount of \$5,000.






DPA PRO HOME ADVANTAGE
101.5% CLTV DPA Program

DPA PRO Home Advantage Program.
This program allows for 101.5% CLTV with 1.5% going to closing costs.

PROGRAM HIGHLIGHTS

- 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

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.



QUESTIONS





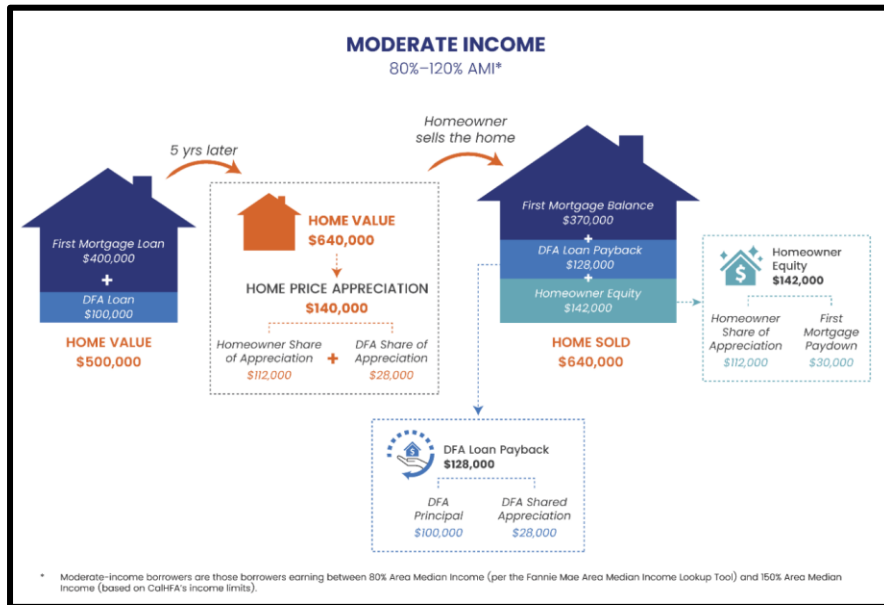
CalHFA Dream For All 2026

CalHFA Dream For All Highlights

The Dream For All Shared Appreciation Loan is a down payment assistance program for first-time homebuyers to be used in conjunction with the Dream For All Conventional first mortgage for down payment and/or closing costs.

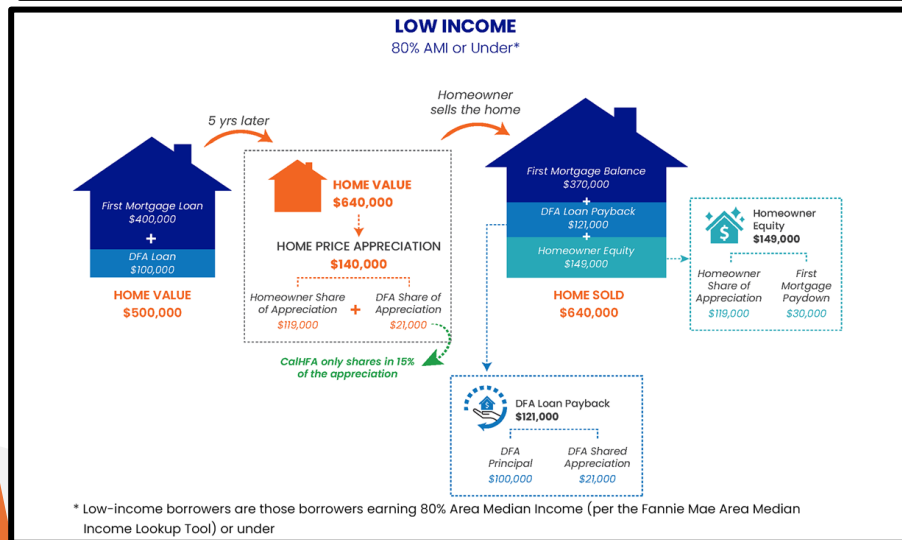
Upon sale or transfer of the home, the homebuyer repays the original down payment loan, plus a share of the appreciation in the value of the home.

SHARED APPRECIATION EXAMPLES



Borrower is a CalHFA income homebuyer

- Dream For All provides a loan for 20% of the home purchase price.
- The homeowner pays back the original loan amount plus 20% of any appreciation in the value of the home.



Borrower income less than or equal to 80% AMI using the HomeReady Lookup Tool

- Reduced (0.75:1) program appreciation share
- Program appreciation share is equal to 0.75 times the Shared Appreciation Loan Amount (i.e., the original principal amount) as a percentage of the home value
- Dream For All provides a loan for 20% of the home purchase price.
- The homeowner pays back the original loan amount plus 15% of any appreciation in the value of the home

CalHFA Dream For All Highlights

- Up to 20% of appraised value/sales price or **\$150,000** whichever is less
- Must be combined with the CalHFA Dream for All Conventional loan (1st)
- **CLTV** must be between **95%** and **105%**
- Max borrower downpayment is **5%**
- One borrower must currently reside in California
- All borrowers must be a First Time Homebuyer
- One borrower must be a First-Generation Homebuyer
- Income cannot exceed **CalHFA Dream for All** limits
- An additional homebuyer education specifically for Shared Appreciation loans is required (offered online by CalHFA)

FIRST TIME HOMEBUYER vs. FIRST GEN

First Time Homebuyer

Has not had any ownership interest in a principal residence resided in a home owned by a spouse in the last 3 years



First Generation Homebuyer

A homebuyer who has not been on title, held ownership interest or been named on a mortgage to a home in the last 7 years, AND

- To the best of the homebuyer's knowledge whose parents (biologically or adoptive) do not have any **present ownership** interest in a home in the US or, if deceased, whose parents did not have any ownership interest at the time of death in a home in the US, OR
- An individual who has, at any time, been placed in foster care or institutional care (type of out of home residential care for large groups of children by non-related care givers)

CalHFA Dream For All Matrix at a glance..

CalHFA CONVENTIONAL ELIGIBILITY MATRIX						
First Mortgage Programs ^{1,2}						
Program Name	Max Loan Amount ³	Property Type	Max LTV/CLTV ³	Min Credit Score ⁴	Max DTI	Subordinate Options
CalHFA and CalReady Conventional Program	Conforming Loan Limits	SFR and Condos	97%/105%	680	45%	Must be combined with MyHome (mandatory), FNMA Community Seconds optional
		Manufactured Homes–MH Advantage		680	45%	
		Manufactured Homes –Standard MH	95%/105%	680	45%	
CalPLUS Conventional Program	Conforming Loan Limits	SFR and Condos	97%/105%	680	45%	Must be combined with both MyHome and ZIP (mandatory)
		Manufactured Homes–MH Advantage		680	45%	
		Manufactured Homes–Standard MH	95%/105%	680	45%	
CalPLUS Access Conventional Program	Conforming Loan Limits	SFR and Condos	97%/105%	680	45%	Must be combined with MyHome and MyAccess (mandatory)
		Manufactured Homes–MH Advantage		680	45%	
		Manufactured Homes –Standard MH	95%/105%	680	45%	
CalHFA Dream For All Conventional Program ⁵	Conforming Loan Limits	SFR and Condos	97%/105%	680	45%	Dream For All Shared Appreciation mandatory, FNMA Community Seconds optional
		Manufactured Homes–MH Advantage		680	45%	
		Manufactured Homes–Standard MH	95%/105%	680	45%	

CalHFA Dream For All NEXT STEPS!

- Broker to pre-approve borrower & provide applicant with the DFA pre-approval letter signed by LO (**Broker**)
- CalHFA Approved Lender is **OCMBC, Inc.**
- Pre-approval is not full approval
- Borrower to meet the income limits for the county they wish to purchase in
- Pre-approve for maximum amount \$\$\$

CalHFA California Dream For All (DFA)
Lender Pre-Approval Letter

The CalHFA Approved Lender must complete this form and provide it to the borrower. The borrower must then upload this document into the CalHFA Dream For All pre-registration system. The CalHFA Approved Lender certifies that based upon the review of the loan application, credit report, income, first-time homebuyer status, first-generation status and automated underwriting findings, the borrower(s) currently meets CalHFA's Dream For All program guidelines. Note guidelines may be subject to change at any time.

Completion of this form does not guarantee loan approval or issuance of a CalHFA Dream For All voucher. Lender acknowledges that if the borrower is issued a Dream For All program voucher, all borrowers will need to meet all loan approval parameters in place at time of loan reservation, including but not limited to income eligibility in the County in which the borrower purchases a property.

CalHFA Approved Lender:

Retail Wholesale DBA

Loan Officer Company:

Loan Officer Name:

Loan Officer NMLS:

Loan Officer Email:

Borrowers: (1) (2)
(3) (4)

Purchase Price: First Mortgage Loan Amount:

Dream For All-subordinate loan amount:

Borrower(s) total combined annual credit qualifying income:

I certify I am a CalHFA Approved Lender.

Loan Officer signature: Date:

CalHFA Dream For All NEXT STEPS!

- Application portal will be open for applicants on February 24- March 16, 2026
- Borrower will complete registration
- Lottery used to award vouchers
- Borrowers selected will get voucher via email
- Borrower then shops for home
- Voucher good for 90 days
- Measured by reservation date in CalHFA MAS

CalHFA Dream For All NEXT STEPS!

Once the voucher application is submitted, the following steps will take place:

1. CalHFA will use a third-party to randomly select applications that meet eligibility requirements to receive a DFA voucher and establish a waitlist in each region (see 'Region' below for details)
2. CalHFA will verify eligibility and ensure that information submitted via the pre-registration portal is true and correct:
 - Additional information or documentation to establish the parent relationship may be required such as birth certificates, school records or hospital records.
 - Fraudulent applications may be referred to the California Department of Justice for potential criminal prosecution.
3. Applicant will receive notification of updated application status via email.
 - Selected for Voucher
 - Waitlisted
 - Not Selected for Voucher
 - Additional information needed. Applicants will have a limited window of time to respond to requests for additional information.
4. Voucher recipients will have up to 90 days to shop for a home, enter into a purchase contract for a home and have their CalHFA approved lender reserve their loan in MAS. All DFA loans must be reserved in MAS before the voucher expiration date and time identified on the DFA Voucher.

CalHFA Dream For All NEXT STEPS!

- Borrower will be asked to certify they meet the FTHB and FGHB requirements
- CalHFA will audit 100% & confirm parents “non-ownership” or placement in foster care
- Lender responsible to completed due diligence of no ownership in last 7 years
- List of items borrower need to upload is forthcoming
- If audit shows parental ownership, application is removed
- If duplicate applications are completed, all applications are removed

CalHFA Dream For RESOURCES

The screenshot shows the LendingPros website with a navigation menu at the top containing: PROGRAMS, RATES, RESOURCES, GET APPROVED, COMMERCIAL, ABOUT US, CONTACT US, and SUBMIT. The main content area has an orange background with the heading "CalHFA Dream For All". Below the heading is a paragraph: "We're proud to be a partner with CalHFA and a participant in the Dream For ALL program." This is followed by a link: "Refer to the [CalHFA Dream For All Program Handbook](#) for all program details." A bold announcement reads: "The 2026 Dream For All Program Is Coming! Registration Opens 2/24 - 3/16, 2026". The process is broken down into three steps in white boxes:

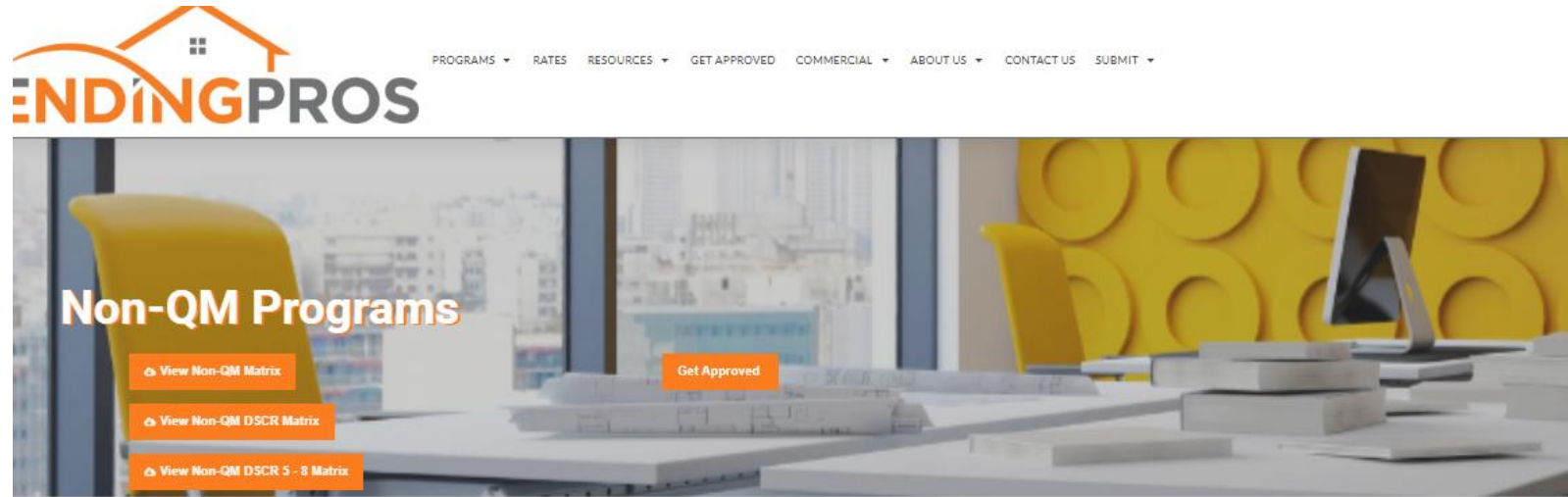
- Step 1 Complete The Letter**: Broker(LO) completes Pre Approval Letter and provides to Borrower. Borrower submits to CalHFA between 2/24 – 3/16, 2026. Includes a "Pre-Approval Letter" button.
- Step 2 CalHFA Lottery**: CalHFA selects registrants (who completed and submitted the letter) from a Lottery.
- Step 3 Loan Submitted**: Submit a loan for selected clients. Includes a "Submit The Loan" button.

At the bottom right, the LendingPros logo and contact information are visible: "LENDINGPROS GOLENDINGPROS.com".

QUESTIONS



Resources on our Website!



Resources on our website!

- Matrices
- Rate Sheets
- Price your Non-QM
- EZCalc/EZStructure
- Calculate your DSCR
- Webinar
- Recordings/Decks
- Marketing Material
- Get Approved
- Access to Portal
- Forms
 - Business Narrative

Non-QM Programs

Innovative Non-QM programs to broaden our broker's market and help them close more loans.

Highlights include:

- Bank Statement / All Doc
- Asset Depletion
- DSCR (Select, Core, Fusion, Sub 1)
- Full Doc
- 1099
- 40-Year (Fully Amortized)*
- 40-year I/O*
- Foreign National
- WVOE

Available on our TPO portal technology where you can register, submit, and disclose in minutes.

**For those that qualify*

[Get Approved Today](#)

[Calculate your DSCR](#)

Submit A Scenario

Have a loan that you want to discuss with our experienced team? Drop the details here.

First Name*

Last Name*

Your Role*

Please Select

Email*

Phone Number*

Company Name

Form: Tell Us About Your Loan

Include information: Program Type, FICO, LTV, DTI, etc.



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THANK YOU

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