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CalHFA CONVENTIONAL PROGRAM MATRIX

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
				700	50%	
		Manufactured Homes–MH Advantage	97%/105%	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)
				700	50%	
		Manufactured Homes–MH Advantage	97%/105%	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)
				700	50%	
		Manufactured Homes–MH Advantage	97%/105%	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
				700	50%	
		Manufactured Homes–MH Advantage	97%/105%	680	45%	
		Manufactured Homes–Standard MH	95%/105%	680	45%	

Subordinate Programs

Program Name	Max Loan Amount	Interest Rate	Loan Proceeds Purpose	LTV/CLTV	First Mortgage Options	Lien Position
MyHome Assistance Program	Up to 3% of appraised value or sales price, whichever is less	1%	Down Payment and Closing Costs Assistance	N/A	CalHFA Conventional & CalPLUS Conventional (mandatory)	2nd
Zero Interest Program (ZIP)	2% or 3% of the first mortgage loan amount	0%	Closing Costs Assistance only	N/A	CalPLUS Conventional (mandatory)	3rd behind MyHome
My Access Program	2.5% of the total mortgage loan amount	1%	Down Payment and Closing Costs Assistance	N/A	Must be combined with CalPLUS Access (mandatory)	3rd behind MyHome

Dream For All Shared Appreciation	Up to 20% of appraised value, sales price or $150,000, whichever is less	0%	Down Payment and Closing Costs Assistance	Minimum CLTV is 95% and must be between 95% and 105%	CalHFA Dream For All Conventional (mandatory)	2nd

[1] Each borrower must be a first-time homebuyer
[2] Lower interest rates and Mortgage Insurance Coverage Requirements available for borrowers that meet Fannie Mae's HomeReady <80% AMI income limit
[3] First mortgages in which the total loan amount exceeds $832,750 are considered Conventional High Balance Loans and are limited to 95% LTV. See rate sheet for pricing.
[4] Fannie Mae's Low Income (LI) rate, which is borrowers with income ≤ 80% AMI, has a minimum credit score of 660
[5] At least one borrower must be a first generation homebuyer
Refer to Exhibit A for the CalHFA Conventional Program Code Matrix.

Loan Limits		
2026 MORTGAGE LIMITS COUNTY LOOKUP: Click Here		
1 UNIT	**FNMA CONFORMING LIMITS**	**FNMA HIGH-COST AREA**
	$832,750	$1,249,125

TOPIC	CRITERIA
BASIC GUIDELINES	• Criteria in this matrix apply to CalHFA Conventional loan programs. • Refer to CalHFA Conventional Loan Programs Handbook, Dream For All Shared Appreciation Loan Handbook and FNMA Selling Guide for additional guidance. • Information in this matrix is subject to change without notice.

Amended Tax Returns	Accepted for the following amendment reasons:
	• Amended for clerical items only (i.e. modifying a prior ITIN number to a newly issued SSN)
	• Amended for income-related items, under the following conditions:
	  ○ Amended at least sixty (60) days before mortgage application taken
	  ○ Amendment shows on transcripts (stamped returns not acceptable)
	  ○ Documentation supplied to support the increase, including but not limited to:
	  ▪ 1099 or W2 showing missed/updated income
	  ▪ Canceled checks or bank statements showing missed/updated rental income

Appraisal	• Accepting 3.6 appraisals as of 10.15.26 • Full appraisals are required • PIW not eligible even if noted in AUS

TOPIC	CRITERIA
Assets	• Internet Statements, obtained from financial institution's website, must contain same information found on a standard bank statement • VOD as stand-alone document not permitted unless obtained from a Third-PartyVendor • An account in a minor's name where the borrower is named only as custodian of the funds is not eligible for use as closing costs, down payment, or reserves
AUS	• Fannie Mae Approve/Eligible only • No manual underwriting • Must be Fannie Mae only • Data Entry – 'HFA Preferred' must be selected in the Community Lender Product Field ○ CalHFA subordinate loans must be entered as Community Seconds
Borrower Minimum Contribution	• CalHFA Dream For All Conventional program only - Borrower may contribute no more than 5% towards the downpayment

Borrower Requirements	• Each borrower must be a first-time homebuyer
	  ○ First-time homebuyer defined as a borrower who has not had an ownership interest in any principal residence, or resided in the home owned by a spouse during the previous three years
	• Dream For All Conventional loan program only:
	  ○ Each borrower must be a first-time homebuyer and at least one borrower must be a first generation homebuyer, refer to First-Generation Homebuyer for details, AND
	  ○ At least one borrower must currently reside in California
	• US Citizen or other National of United States, or a Qualified Alien allowed
	• All borrowers must occupy the property as a primary residence within 60 days of closing

Condominiums	• Condos must be FNMA eligible • Leasehold not permitted • Minimum square footage: 400 Sq Ft
Credit	• Non-traditional credit is not permitted • All borrowers must have at least one (1) valid credit score to be eligible for an 'Approved' recommendation (by DU). Extenuating circumstances are not allowed for Bankruptcyor Foreclosure. • All borrowers must meet the minimum representative score requirement. The middle score of the lowest-scoring borrower must be used to determine eligibility • Minimum 680 FICO score required for all borrowers ○ Minimum 660 score allowed for borrowers whose income is ≤ 80% of HomeReady AMI income limit

TOPIC	CRITERIA
DTI	• Maximum DTI is 50.00% regardless of AUS recommendation for borrowers with credit scores ≥ 700 • Maximum DTI is 45.00% regardless of AUS recommendation for credit scores between 680 – 699 and/or manufactured home properties

Electronic Signatures/eSigning	• eSigning is allowed for most documents.
	• eSigning is <u>not</u> allowed for:
	  ○ Note
	  ○ Note Rider(s)
	  ○ Notice of Right to Cancel
	  ○ Security Instrument
	  ○ Security Instrument Rider(s)

Eligible Property Type	• Must be in the state of California
	• One-unit primary single family residence (SFR) and planned unit development (PUD)
	• Accessory Dwelling Unit (ADU), guest houses, 'granny' units and 'in-law' units are eligible as follows:
	  ○ Property must be defined as a one-unit property
	  ○ Multiple ADUs not permitted
	  ○ Must meet city/county zoning ordinances
	  ○ If rental income from ADU is used for credit qualifying, CalHFA will also use gross rental income when determining borrowers' compliance income for program eligibility
	• Condominiums (see Condominium section above)
	• Manufactured Homes (see Manufactured Home section below)
	• Properties must meet requirements of California Health and Safety Code

Eligible States	• California only
Escrow Account	• Escrow account required; no escrow waiver allowed
Escrow Holdbacks	• Not permitted
Exclusionary List	• OCMBC will validate that parties involved in the transaction have not been excluded from the program
Family-Owned Business	• Two (2) years tax returns are required regardless of AUS (DU) recommendation

First Generation Homebuyer	• The Dream For All Conventional loan program requires that at least one borrower must be a first-generation homebuyer, which is defined as:
	  ○ A homebuyer who has not been on title, held ownership interest or been named on a mortgage to a home in the last seven (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 is the US, or

TOPIC	CRITERIA
	▪ 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) • Borrowers will be required to certify under penalty of perjury at least one borrower meets the First Generation Homebuyer requirements
Homebuyer Education	• Homebuyer education is mandatory and course completion is required prior to final approval • Standard homebuyer education course required to be completed by at least one borrower for all CalHFA conventional loan programs and for the Dream for All Conventional loan program at least one borrower is required to complete the CalHFA home buyer education course specifically for Shared appreciation loans in addition to the standard course as defined in the options below: ○ CalHFA Dream for All Shared Appreciation required course, and ○ Standard course, must be completed with one of the following: ▪ Online Homebuyer Education through eHome™ ▪ In Person or Virtual Live Homebuyer Education through NeighborWorks America or through a HUD approved Housing Counseling Agency • Completion certificates are good for one year
Home Warranty Insurance Coverage (Mandatory)	• One (1) year home warranty protection policy is required ○ Exceptions – purchasing a new construction property • Policy must cover at a minimum ○ Water heater(s), air conditioning, heating, oven/stove/range • Home Warranty must be disclosed on the Final Closing Disclosure, or a copy of warranty coverage will be required
Income Limits	• CalHFA Conventional and CalPLUS Conventional programs - Cannot exceed CalHFA Income Limits • CalHFA Dream For All Conventional program – Cannot exceed CalHFA Dream For All Income Limits
Income Requirements	• Calculate income using Fannie Mae guidelines • Credit qualifying income will be used to determine if loan exceeds maximum program limits (income not used to qualify will not be used in determining if max program limits are exceeded) ○ Borrower income may not be reduced or excluded to meet eligibility requirements ○ Borrowers must not be removed to meet income eligibility requirements • To determine if borrower income is less than or equal to the HomeReady 80% Area Median Income (AMI), use Fannie Mae's HomeReady Lookup tool. Lower Income (LI) borrowers are eligible for CalHFA LI interest rate and a reduced amount of shared appreciation repayment. • The following types of income are unacceptable: ○ Income that is not in accordance with all applicable and federal, state, and local laws, rules and regulations ○ Any income generated from the cannabis industry ○ Section 8 Housing Choice Vouchers

TOPIC	CRITERIA
Ineligible Programs	• Community Land Trusts • High Cost Loans • HomePath, HomeStyle (including HomeStyle energy) • HomeReady with Reduced Mortgage Insurance Option • Land Trusts • Native American Lands • PACE obligations attached to property
Ineligible Properties	• 2-4 Unit Properties • Below Market Rate (BMR) Properties • Community Land Trusts • Co-Ops • Indian leased land • Leasehold properties • New construction manufactured homes • Property Flip of Non-Arm's Length Transaction • Resale type deed restrictions • Single-wide manufactured homes • Solar Panels that affect first lien position
Manufactured Housing	• Maximum DTI is 45.00% regardless of AUS • 95% Maximum LTV • Must meet all other FNMA guidelines • Manufactured Homes that are subject to deed restrictions are not allowed • Leased Land property not allowed • Single-wide homes not allowed • New construction manufactured homes not allowed
Maximum Loan Amount	• Fannie Mae conforming loan limits • Maximum LTV for Fannie Mae high balance loan limits is 95%
Minimum Loan Amount	• $75,000
Mortgage Credit Certificate (MCC)	• Not permitted
Mortgage Insurance (MI)	• Required for all loans with LTV of 80.01% or higher • Per DU Findings, borrowers with income less than or equal to HomeReady 80% AMI LI income limits are eligible for HFA Preferred Charter MI discounted coverage and rates • Financed MI premiums must be included in the LTV and CLTV • Borrower Paid and Split MI allowed

TOPIC	CRITERIA
Multiple Financed Properties	• Not permitted
Non-Permanent Resident Aliens	Non-Permanent Resident Alien borrowers accepted under the following conditions: • Acceptable Visa evidence provided • Borrower eligible to work in the US, as evidenced by EAD issued by the USCIS • Borrower has valid Social Security Number (SSN) • Borrower satisfies the same requirements, terms, and conditions as those for US citizen • DACA – with category C33 work status under deferred action and current I-797 showing approved DACA status or print out of online approval from USCIS • An Alien with Pending Asylum status is acceptable – borrower must provide a valid C08 Employee Authorization card and an Asylum Application receipt (or print out from USCIS status website) validating borrower status • **Note:** Borrowers with diplomatic immunity are ineligible
Non-Occupant Co-Borrower/Co-Signer	• Not permitted

Non-Purchasing Spouse	• A non-purchasing spouse may not:
	  ○ Be added to title
	  ○ Have any vested interest in the subject property
	  ○ Be added to title after closing
	• **Note:** All individuals on title must adhere to eligibility requirements

Power of Attorney (POA)	• A POA may not be eSigned and must be specific to the transaction.
Subordinate Financing	• Permitted, refer to Eligible Subordinate Programs and Requirements below
Social Security Number (SSN)	• All borrowers must have a valid SSN
Tax Transcripts	• Required when tax returns are used to qualify borrower income
Temporary Buydowns	• Allowed with Limitations – see 'Temporary Buydown Guide' below for specific terms and conditions
Transaction Type	• Purchase only • Non-Purchasing spouse may not be on purchase agreement
Underwriting Method	• Manual Underwriting not allowed • All loans must receive AUS approval: FNMA DU Approve/Eligible
Unpaid Federal Tax Debt	• All unpaid tax debt from prior years is considered to be delinquent, even if lien has not been filed; one (1) monthly payment is required on repayment plans • Borrower with delinquent Federal Tax Debt is ineligible **Note:** Record of Account can be used in lieu of canceled check or proof of electronic payment.
Vesting	• Non-Purchasing spouse may not be on title • CalHFA does not require vesting on the subordinate lien

ELIGIBLE SUBORDINATE PROGRAMS AND REQUIREMENTS	
BASIC GUIDELINES	Items below apply to CalHFA Conventional subordinate loan programs. Refer to CalHFA Conventional Loan Programs Handbook, a MyHome Assistance Program Handbook, Dream For All Shared Appreciation Loan Handbook and FNMA Selling Guide for additional guidance. Information is subject to change without notice.
MyHome Assistance Program (MyHome)	
MyHome – General Requirements	• Maximum loan amount is 3% of the sales price or appraised value, whichever is less • MyHome can be used for downpayment and closing costs • Funds cannot be used to pay off borrower debt • Borrowers may not receive cash back from MyHome loan

MyHome - Terms	• Term of the MyHome matches the terms of the CalHFA first mortgage, not to exceed 30 years
	• Payments are deferred for the life of the first mortgage loan
	• MyHome must be combined with the CalPLUS Zero Interest Program (ZIP) and the CalPLUS Conventional Loan Program. MyHome must be recorded in second (2nd) lien position.
	• Repayment of the principal and interest on the MyHome loan shall be due and payable at the earliest of the following events:
	  ○ Transfer of Title
	  ○ Sale of the property
	  ○ Payoff of the first loan
	  ○ Payoff of the subordinate loan principal balance
	  ○ Refinance of the first loan
	  ○ The formal filing and recording of a Notice of Default (unless rescinded)

Zero Interest Program (ZIP)	
ZIP - General Requirements	• Maximum loan amount is 2% or 3% of CalPLUS Conventional loan amount • ZIP can used for closing costs only • Funds cannot be used to pay off borrower debt • Borrowers may not receive cash back from ZIP loan

ELIGIBLE SUBORDINATE PROGRAMS AND REQUIREMENTS	

ZIP - Terms	• Term matches the terms of the CalHFA first mortgage, not to exceed 30 years
	• Payments are deferred for the life of the first mortgage loan
	• ZIP must record in third (3rd) lien position
	• Repayment of the principal on the ZIP loan shall be due and payable at the earliest of the following events:
	  ○ Transfer of Title
	  ○ Sale of the property
	  ○ Payoff of the first loan
	  ○ Payoff of the subordinate loan principal balance
	  ○ Refinance of the first loan
	  ○ The formal filing and recording of a Notice of Default (unless rescinded)

MyAccess Assistance Program (MyAccess)	
MyAccess – General Requirements	• May only be used with CalPLUS Access program • Maximum loan amount is 2.50% of the CalPLUS Access first mortgage total loan amount • MyAccess can be used for downpayment and closing costs • Funds cannot be used to pay off borrower debt • Borrowers may not receive cash back from MyAccess loan

MyAccess - Terms	• Term of the MyAccess matches the terms of the CalPLUS Access conventional first mortgage, not to exceed 30 years
	• Payments are deferred for the life of the first mortgage loan
	• MyAccess must be combined with the CalHFA CalPLUS Access conventional and the MyHome Loan Program
	• MyAccess must record in third (3rd) lien position behind the MyHome second
	• Repayment of the principal and interest on the MyHome loan shall be due and payable at the earliest of the following events:
	  ○ Transfer of Title
	  ○ Sale of the property
	  ○ Payoff of the first loan or subordinate loan principal balance
	  ○ Refinance of the first loan
	  ○ The formal filing and recording of a Notice of Default (unless rescinded)

Dream For All Shared Appreciation Loan (DFA)	
DFA - General Requirements	• Maximum loan amount is 20% of the sales price, appraised value up to $150,000, whichever is less • Shared Appreciation Loans can be used for down payment and closing costs • Funds cannot be used to pay off borrower debt • Borrowers may not receive cash back from Shared Appreciation loan

ELIGIBLE SUBORDINATE PROGRAMS AND REQUIREMENTS	

DFA - Program Share Appreciation	• For borrowers with incomes > 80% of HomeReady AMI income limit, the Shared appreciation loan offers up to 20% for downpayment and closing costs and borrower shares in up to 20% of the home price appreciation (1:1)
	  ○ Program appreciation share is equal to the shared appreciation loan amount as a percentage of the home value
	• For borrowers with incomes ≤ 80% of HomeReady AMI income limit, the Shared appreciation loan offers up to 20% for downpayment and closing costs and borrower shares in up to 15% of the home price appreciation (.75:1)
	  ○ Program appreciation share is equal to .75 times the shared appreciation loan amount as a percentage of the home value
	• The shared appreciation cannot exceed 2.5 times the original principal amount

DFA - Terms	• Term of the Shared Appreciation Loan matches the term of the CalHFA first mortgage, not to exceed 30 years
	• Payments on Shared Appreciation Loan are deferred for the life of the first loan
	• Repayment of the principal and any share of appreciation on the Shared Appreciation Loan shall be due and payable at the earliest of the following events:
	  ○ Transfer of Title
	  ○ Sale of the property
	  ○ Payoff of the first loan
	  ○ Payoff of the subordinate loan principal balance
	  ○ Refinance of the first loan
	  ▪ CalHFA allows a one-time refinance of the first loan into a limited cash-out refinance without requiring immediate payment of the Shared Appreciation loan. CalHFA's resubordination policy must be followed.
	  ○ The formal filing and recording of a Notice of Default (unless rescinded)
	Note: The principal amount of the Shared Appreciation Loan is still due and payable even if the appreciation of the property is zero or less; however, no additional funds aside from the principal balance would be due if the appreciation is zero or less.

FNMA Community Seconds	
FNMA Community Seconds – General Requirements	• OCMBC does not provide financing for eligible FNMA Community Seconds except for the MyHome Assistance, Zero Interest Program and Dream For All Shared Appreciation • Broker must source approved second (2nd) lien financing that meets FNMA guidelines and would subordinate at closing

TEMPORARY BUYDOWN GUIDE	
Product Eligibility	• Buydown Terms – 2:1 and 1:0 temporary buydowns allowed • Temporary buydown only applies to first lien and is not applicable to the subordinate (DPA) product • Must meet all terms of CalHFA program (DU® approve/accept, etc.) • Seller/Builder funded only

Term of Buydown	• 2/1 Buydown: ○ Term of the temporary buydown is 24 months ○ Initial interest rate is temporarily reduced by no more than two (2) percent below the Note rate for year one (1) and reduced by no more than one (1) percent below the Note rate for year two (2). The non-reduced Note rate applies for years three (3) through thirty (30). • 1:0 Buydown: ○ Term of the temporary buydown is 12 months ○ Initial interest rate is temporarily reduced by no more than one (1) percent below the Note rate with the non-reduced Note rate applying for years two (2) through thirty (30) ○ Initial interest rate temporarily reduced by no more than two percent below the Note rate and increased by no more than one percent annually for no more than two (2) years, with the non-reduced Note rate applying for remaining term of loan
Underwriting Criteria	• Borrowers qualify using the Note rate, not the buydown rate • Reserves, as applicable, are calculated using the note rate, not the buydown rate • Standard Interested Party Contribution guidelines apply • Temporary Buydowns do not apply to the subordinate (DPA) transaction – only to the first lien • Seller/Builder funded only

Exhibit A: CalHFA Conventional Program Code Matrix

CalHFA 1st Lien Conventional Program Codes	
Program Code	**Program Description**
C100	CalHFA Conventional 30 Year Fixed MyHome
C100-BD	CalHFA Conventional 30 Year Fixed MyHome 2/1 Buydown
C100-BD10	CalHFA Conventional 30 Year Fixed MyHome 1/0 Buydown
C106	CalHFA Conventional High Bal 30 Year Fixed MyHome
C106-BD	CalHFA Conventional High Bal 30 Year Fixed MyHome 2/1 Buydown
C106-BD10	CalHFA Conventional High Bal 30 Year Fixed MyHome 1/0 Buydown
C102	CalHFA Conventional 30 Year Fixed 2% ZIP
C102-BD	CalHFA Conventional 30 Year Fixed 2% ZIP 2/1 Buydown
C102-BD10	CalHFA Conventional 30 Year Fixed 2% ZIP 1/0 Buydown
C108	CalHFA Conventional High Bal 30 Year Fixed 2% ZIP
C108-BD	CalHFA Conventional High Bal 30 Year Fixed 2% ZIP 2/1 Buydown
C108-BD10	CalHFA Conventional High Bal 30 Year Fixed 2% ZIP 1/0 Buydown

C103	CalHFA Conventional 30 Year Fixed 3% ZIP
C103-BD	CalHFA Conventional 30 Year Fixed 3% ZIP 2/1 Buydown
C103-BD10	CalHFA Conventional 30 Year Fixed 3% ZIP 1/0 Buydown
C109	CalHFA Conventional High Bal 30 Year Fixed 3% ZIP
C109-BD	CalHFA Conventional High Bal 30 Year Fixed 3% ZIP 2/1 Buydown
C109-BD10	CalHFA Conventional High Bal 30 Year Fixed 3% ZIP 1/0 Buydown
C110	CalHFA CalReady Conventional 30 Year Fixed MyHome
C110-BD	CalHFA CalReady Conventional 30 Year Fixed MyHome 2/1 Buydown
C110-BD10	CalHFA CalReady Conventional 30 Year Fixed MyHome 1/0 Buydown
C110HB	CalHFA CalReady Conventional High Balance 30 Year Fixed MyHome
C110HB-BD	CalHFA CalReady Conventional High Balance 30 Year Fixed MyHome 2/1 Buydown
C110HB-BD10	CalHFA CalReady Conventional High Balance 30 Year Fixed MyHome 1/0 Buydown
C111	CalHFA CalPLUS Access Conventional 30 Year Fixed My Home
C111-BD	CalHFA CalPLUS Access Conventional 30 Year Fixed My Home 2/1 Buydown
C111-BD10	CalHFA CalPLUS Access Conventional 30 Year Fixed My Home 1/0 Buydown
C111HB	CalHFA CalPLUS Access Conventional High Bal 30 Year Fixed MyHome
C111HB-BD	CalHFA CalPLUS Access Conventional High Bal 30 Year Fixed MyHome 2/1 Buydown
C111HB-BD10	CalHFA CalPLUS Access Conventional High Bal 30 Year Fixed MyHome 1/0 Buydown
C101	CalHFA Conventional - Dream For All
C101-BD	CalHFA Conventional - Dream For All 2/1 Buydown
C101-BD10	CalHFA Conventional - Dream For All 1/0 Buydown
C107	CalHFA Conventional High Bal 30 Year Fixed Dream For All
C107-BD	CalHFA Conventional High Bal 30 Year Fixed Dream For All 2/1 Buydown
C107-BD10	CalHFA Conventional High Bal 30 Year Fixed Dream For All 1/0 Buydown
CalHFA 2nd and 3rd Lien DPA Programs Codes	
Program Code	**Program Description**
S100	CalHFA Subordinate - MyHome Assistance Program
S200	CalHFA Subordinate - Conv ZIP 2%
S300	CalHFA Subordinate - Conv ZIP 3%
S400	CalHFA Subordinate - Dream For All Shared Appreciation - Conv 20%
S500	CalHFA Subordinate - MyAccess Assistance Program