

Help FOR CALIFORNIA HOME BUYERS

**YOUR GUIDE TO PROGRAMS FROM THE
CALIFORNIA HOUSING FINANCE AGENCY**



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homebridge®



PUT MY KNOWLEDGE AND EXPERIENCE TO WORK

For You

The State of California offers many programs to assist first-time homebuyers. All programs are offered through lenders like me, who have the knowledge and training to assist you in choosing the program that is right for you.

Programs range from conventional FHA mortgages to fixed-rate mortgages with closing cost assistance. Additional assistance is available for school employees, fire department employees, veterans, and those purchasing manufactured homes or new homes.

As a licensed Mortgage Loan Originator in the State of California, I have the knowledge and experience to guide you through the process, from choosing the program that's right for you, to closing on a loan for your new home.

As always, I am here to answer your questions and help you make the important financial decisions that fit your situation and lifestyle. I look forward to working with you!

Program

FROM THE CALIFORNIA HOUSING FINANCE AGENCY

CALPLUSSM WITH ZIP

The CalPlusSM with Zip Program is a conventional first mortgage combined with a Zero Interest program (ZIP) for closing costs. This program has slightly higher fixed 30-year interest rates than the standard conventional program. Some features of the CalPlusSM with Zip include:

- 97% LTV Conventional or 96.5% LTV FHA first mortgage loan
- Available for manufactured homes
- Combined into one package

ZIP CLOSING COST ASSISTANCE:

- Zero interest junior loan
- Up to 3% of the first mortgage loan amount in a deferred payment junior loan amount

If you are a home buyer looking for a fixed-rate mortgage with closing cost assistance combined into one package, CalPlusSM with ZIP is for you!

Program (CONT.)

FROM THE CALIFORNIA HOUSING FINANCE AGENCY



CALHFA VA

Veterans or service members looking for a fixed-rate mortgage with closing cost assistance will benefit from the CalHFA VA. This package offers the following:

- 100% LTV VA first mortgage loan
- Can be combined with My Home Assistance Program for down-payment and/or closing costs
- Combined products offer up to 105% CLTV

If you are a veteran or active-duty military, the CalHFA VA offers a great program for homeownership.

Program (CONT.)

FROM THE CALIFORNIA HOUSING FINANCE AGENCY

MY HOME ASSISTANCE PROGRAM

Finding the cash for a downpayment and/or closing costs can price many potential homebuyers out of the market. The My Home Assistance Program from CalHFA can change that.

The features of this program include:

- Downpayment or closing cost assistance
- Deferred payment junior loan
- Low interest rate
- Can be combined with all CalHFA first mortgages, including CalPlusSM with ZIP

First-time homebuyers needing assistance with a downpayment or closing costs will find this program a great fit for them!





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Palestini Team

Buying a home is one of life's biggest financial decisions. Working with a lender who has the knowledge and experience to guide you through this process can make all the difference. When you are ready, my team and I will be here to help you make the right decision for your unique situation.

BOOK A CALL NOW!



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