

WHAT ARE YOUR HOMEOWNERSHIP Goals FOR 2024?



**YOU HAVE NEEDS, GOALS,
AND DREAMS – AND YOU
HAVE QUESTIONS.**

**WE HAVE
THE ANSWERS
YOU NEED.**

CALL TODAY FOR YOUR COMPLIMENTARY MORTGAGE AND FINANCIAL EVALUATION.



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CAN YOU AFFORD TO BUY?

THE ANSWER MAY BE *yes!*

DO YOU THINK

You need a lot of cash to buy a home?

KEEP IN MIND

Many first time home buyer programs offer low down payments and even down payment assistance.

DO YOU THINK

Your monthly payment would be more than you could afford?

KEEP IN MIND

Monthly payments are often lower than you think, especially when tax benefits are factored in.*

DO YOU THINK

Today's housing market is the wrong time to purchase?

KEEP IN MIND

Rents have risen to a point that in many areas it's actually cheaper to own than rent.

*Always consult with your tax professional to see tax benefits, if any, for your specific situation.

READY TO BUY? CONTACT ME TODAY!



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More
Ways
to say **Yes!**

Together we bring people home.

We have a full suite of Specialty Loan Programs to accommodate your buyers' unique needs

- ◆ Down Payment Assistance solutions
- ◆ Low & No Down Payment Options
- ◆ Bank Statement Loans
- ◆ Foreign National loans
- ◆ High Debt Ratios
- ◆ Recent bankruptcy, short sale, foreclosure
- ◆ Extended lock options
- ◆ Jumbo loans to \$3M
- ◆ High Balance Solutions
- ◆ Investment properties
- ◆ Manufactured homes
- ◆ Renovation loans
- ◆ Construction loans

Contact me today to learn more about our Specialty Loan Programs!



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THINK YOU CAN'T BUY A HOME?

THINK AGAIN!

We offer options requiring no down payment & 100% financing

OPTION #1 CalHFA

- » Minimum 660 credit score
- » Must be first time home buyer
- » Income limits up to \$228,300 (Varies by county)
- » Up to 105% financing FHA or Conventional

OPTION #2 PLATINUM

- » Minimum 640 credit score
- » Second Mortgage is forgiven after three (3) years
- » Variety of mortgage types are available
- » Income limits are generous

OPTION #3 VA

- » Financing for 1-4 unit primary residences
- » No monthly mortgage insurance premiums
- » Closing costs may come from a gift or be paid by lender or seller
- » VA Funding Fee may be financed
- » Not limited to first time buyers
- » for US veterans, service members and spouses

Contact us today to find out more!



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WHICH LOAN PROGRAM IS RIGHT FOR YOU?



LOAN PROGRAM	Minimum Down Payment (1 unit)	Minimum FICO Score	Maximum Seller Contributions	Upfront MI/Funding Fee? Guarantee Fee?	Mortgage Insurance	Advantages
Standard Conventional	<ul style="list-style-type: none"> • 3% down, owner occupied first-time homebuyers • 10% second home • 15% investment 	• 620	<ul style="list-style-type: none"> • 90.01-97% LTV: 3% • 75.01-90% LTV: 6% • <=75%: 9% • All non-owner 2% 	Not Required	YES If the LTV is greater than 80%, cost varies according to credit score, LTV, and other factors	Borrowers with good credit receive low rates. No limits on income, area, or occupancy type.
FHA	<ul style="list-style-type: none"> • 3.5% down, owner occupied only 	<ul style="list-style-type: none"> • 580 • Investment Property Streamline Refinance: 580 	• 6%	YES Up to 1.75% depending on loan purpose	YES Up to 0.85%: Cost varies depending on purchase or refinance	Flexible guidelines, more forgiving on credit than conventional, low-interest rates.
VA <small>*Must meet VA eligibility requirements</small>	<ul style="list-style-type: none"> • No money down • Owner occupied and only for qualified military veterans 	<ul style="list-style-type: none"> • 580 • IRRRL: 580 	<ul style="list-style-type: none"> • Up to 4% of value of the property as indicated on the NOV 	YES Varies according to down payment, type of service and use. Up to 2.4% for first use and up to 3.3% for subsequent uses	Not Required	No down payment. Flexible credit guidelines
USDA <small>*Ineligible areas only and subject to income restrictions</small>	<ul style="list-style-type: none"> • 100% financing • Owner occupied only 	• 580	• 6% of the loan amount	YES 1% of loan amount	NO Annual fee 0.35% of the unpaid principal balance, paid on a monthly basis	No down payment required

Example 30 Year Fixed: Loan amount \$300,000, 3% down, monthly payment with taxes and insurance \$1,858.00, APR 5.193%. Example 30 Year Fixed: Loan amount \$300,000, 3% down, monthly payment with taxes and insurance \$1,858.00, APR 5.220%. Example 30 Year Fixed: Loan amount \$300,000, 3% down, monthly payment with taxes and insurance \$1,658.00, APR 4.906%

Contact me today to learn more!



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NATIONAL DOWN PAYMENT *Assistance*



Learn how you may be able to access a program that has helped over **30,000 homebuyers** attain home ownership with down payment assistance.

Call today to see how we can help you utilize this program to buy a home!

Highlights:

- May be used with FHA loans
- Purchase of 1-2 Unit Primary Residence
- 3.5 - 5% of the sales price
- Homebuyer education required for some borrowers
- Two options for assistance:
 - Repayable - 10 year second
 - Forgivable - no interest or payments but must meet requirements for forgiveness



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Looking FOR DOWN PAYMENT ASSISTANCE?

THESE NATIONAL
PROGRAMS MIGHT
BE ABLE TO HELP!



NAME	TYPE	MAX ASSISTANCE	1ST TIME HOMEBUYER REQUIREMENT	MIN. CREDIT SCORE	INCOME REQUIREMENTS	CAN IT BE COMBINED WITH COMMUNITY DPA PROGRAMS?
Chenoa	Forgivable 2nd	3.5-5%	None	600	135% or less of AMI	Yes
Land Home FHA Within Reach	Forgivable 2nd	Up to 3.5% of sales price	None	640	None	No
Lakeview National DPA	30 year 2nd	Up to 4% of sales/appraised price	If over 95.01% LTV	660	140% or less of AMI	Yes
1 Percent Home (Sponsored by APM)	Grant	2% up to \$4500	None	620	80% or less of AMI	Yes
Fannie Mae HomeReady	Grant	\$2,500	None	620	50% or less of AMI	Yes
Freddie Mac Home Possible	Grant	\$2,500	None	620	50% or less of AMI	Yes

*some programs not available in all 50 states. Talk to your loan officer about what programs are available for your state.

CALL TODAY

FOR INFORMATION ON MORE STATE AND REGIONAL PROGRAMS THAT ARE AVAILABLE!



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**WITH UP TO 100%
FINANCING AVAILABLE...**



YOUR *Dream Home* MAY BE WITHIN REACH

With the FHA Down Payment Assistance Program

The Within Reach Down Payment Assistance Program is designed to help buyers that have been unable to save a sufficient down payment with up to 100% financing on their loan.

Program Details

- 30 Year Fixed Rate Loan
- Down Payment Assistance
- No minimum down payment
- Loan Amounts vary by state/county requirements set by the FHA
- Income limits apply - talk to your loan advisor
- Homebuyer education required for one borrower
- Not available in New York



Let's bring people home, together.



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Homeownership MAY BE **CLOSER** THAN YOU THINK!

CalHFA's DREAM FOR ALL program offers assistance to first time homebuyers!



PROGRAM HIGHLIGHTS

- > Borrower receives 20% or \$150,000 (whichever is less) in down payment assistance from CalHFA
- > Assistance can be used for down payment and/or closing costs
- > 1:1 growth in equity share with CalHFA applies on the property (depending on assistance received)
- > Assistance funds must be repaid in the future when the home is sold, refinanced, or at the end of your 30-year loan term



ELIGIBILITY REQUIREMENTS

- > All borrowers must be first time homebuyer
- > At least one borrower must be a first-generational homebuyer
- > Income cannot exceed CalHFA income limits (talk to your loan officer)
- > Must be used in conjunction with the Dream For All conventional first mortgage
- > Maximum additional down payment contribution from the borrower is 5%
- > May not be combined with other CalHFA programs

WE BRING PEOPLE HOME.

For more information, call today!



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California Housing Finance Agency

CALPLUSSM with ZIP

Are you a homebuyer looking for a fixed rate mortgage with down payment assistance combined into one perfect package? CalPLUS and ZIP are for you.



CalHFA is not a direct lender and used private mortgage lenders to qualify consumers and make all mortgage loans. Sample loan terms: (Amount: \$200,000; Term: 30 years; 4.750% variable interest rate, 5.0439% Annual Percentage rate (APR) includes lender fees and insurance; Est. monthly payment: \$1,043.30 includes principal, interest, taxes, and insurance.

CalPLUS Features:

- A 97% LTV Conventional or 96.5% LTV FHA first mortgage loan
- 30-year term, fixed interest rate
- Also available to non-first time homebuyers

ZIP Down Payment Assistance:

- Zero interest junior loan
- Deferred payment

Additional benefits:

First time homebuyers can also add these to CalPLUS with ZIP:

- MyHome Assistance Program - deferred payment junior loan for down payment and/or closing costs
- Extra Credit Teacher Program (ECTP) - up to \$15,000 in deferred payment loan for teachers and staff serving high priority schools
- Mortgage Credit Certificate Program (MCC) - Federal income tax credit that may lower your taxes and increase disposable income



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California Housing Finance Agency

MYHOME Assistance PROGRAM

Are you a first-time homebuyer needing help with your down payment and closing costs? We have a program for you to meet those needs.



The California Housing Finance Agency does not discriminate on any prohibited basis in employment or in admission and access to its programs or activities.

MyHome Features:

- Down payment or closing costs assistance
- Deferred Payment junior loan
- Low interest rate

Additional benefits:

MyHome can be combined with:

- All CalHFA first mortgages, including CalPLUSSM with ZIP



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NEED HELP WITH A
DOWN PAYMENT
TO BUY YOUR FIRST HOME?

We have you covered!

How about up to 20% towards your
down payment and/or closing costs?

Ask me about our Equity Share* program!

*Available only in California and income limitations apply



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