

UP TO \$30,000 DOWN PAYMENT OR CLOSING COST ASSISTANCE

PROGRAM HIGHLIGHTS / REQUIREMENTS

Loan Amounts:

- Primary Homes Only - up to \$766,500
- 30 Year Fixed Onl

Property Types:

- SFR
- PUD
- Condo - no new condo project

General Info:

- Owner Occupied Purchases Only
- Not limited to First Time Homebuyers
- Non-Occupant co-borrowers NOT allowed
- 100% Forgivable Loan after 5 years
- No Payments or Interest on the Loan
- 20% Forgiven each year
- Loan can be refinanced/ resubordinated
- Borrowers may NOT hold ownership interest in another property at time of closin

Eligible Loan Program:

- Conventional Financing up to 97% - FICO 620

Income Limits LA County:

- \$98,200 all qualified properties
- \$147,300 for First Generation Homebuyers
- \$147,300 for properties located in an MMCT*
- \$196,400 First Generation Homebuyers in an MMCT*
- All Other Counties:
- 150% Area Median Income
- 200% Area Median Income and in an MMCT*
- *Majority Minority Census Trac

Eligible Southern California Counties:

- Los Angeles
- Orange
- Riverside
- San Bernardino
- San Diego
- Ventura

Eligible Northern California Counties:

- Contra Costa
- Napa
- Placer
- Sacramento
- San Francisco
- San Mateo
- Santa Clara

Get in touch with us  707-800-6047