

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

Get in touch with us



(t) 707-800-6047

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

Nothing contained herein constitutes an offer to extend credit or a commitment to make a mortgage loan. All loan programs, rates, terms, and conditions are subject to change without notice. Minimum credit score, reserve requirements, and eligibility conditions apply. LTVs are determined based on the appraised value of the property. Not all applicants will qualify. Rate quotes are based on owner-occupied loans on single-family residences unless otherwise specified. Loans are made or arranged under the California Financing Law License or other applicable state license. Citizens Financial is an Equal Housing Lender. NMLS #2503947 - For verification, visit <u>www.nmlsconsumeraccess.org</u>. © 2025 Citizens Financial. All Rights Reserved.