

Available Products

FHA

- Lower fico score requirement than other programs
- Up to 96.5% financing
- Non-occupant co-borrowers allowed for qualification
- Highly competitive rates¹
- No reserve requirements

Fannie Mae/Freddie Mac Conventional

- Minimum down payment of 5% (requires mortgage insurance)
- Down payment of 20% for no mortgage insurance
- Low interest rates²
- 30-year, 20-year and 15-year terms available

VA

- No down payment required in most cases
- Up to 100% financing on homes valued at \$700,000 in L.A. and Orange Counties, \$537,500 in San Diego County and \$417,000 in San Bernardino county
- No monthly mortgage insurance
- Limitation on buyer's closing costs
- 30-year and 15-year loan terms
- Right to prepay loan without penalty
- VA performs personal loan servicing & offers financial counseling to help veterans avoid losing their homes



Leslie Magodoro

SR. LOAN CONSULTANT

(909) 920-5260 ext.111

(909) 263-9901 MOBILE

Leslie@HLCTeam.com EMAIL

www.HLCTeam.com WEB

NMLS # 228130

Visit our Website at www.HLCTeam.com

CalHFA

- Up to 99% LTV with CHDAP Down Payment Assistance
- Seller contribution allowed
- Minimum 640 FICO for CalHFA/FHA
- Highly competitive rates³

CHF

- Grant funds of up to 3% of loan amount to use toward downpayment or closing costs
- Grant funds **not** limited to first-time buyers
- 30-year fixed term with FHA, VA or USDA-RHS
- Minimum 620 FICO

Other Programs:

- We also offer **special financing for teachers and school employees!** Call for details.



¹4.750% as of 5/20/11 based on a 30-year first mortgage with 1 point origination.

²4.875% as of 5/20/11 based on a 30-year first mortgage with 1 point origination.

³4.875% as of 5/20/11 based on a 30-year first mortgage with 1 point origination.

Licensed by the Department of Corporations under the California Residential Act License #813B544. Subject to applicant and property qualification and availability of funds. Subject to change without notice. Rates and terms apply only to subject programs. Registered with the Nationwide Mortgage Licensing System and registry, Broadview Mortgage #170528. Branch NMLS #170952.

