

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



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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.

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