CalHFA First-Time Homebuyer Program

California Housing Finance Agency, Since 1975

Affordable 30-Year Fixed Rate Mortgage

- Down payment assistance available to 99% when using FHA loan with CHDAP program
- Minimum fico score of 640
- Must be a first time homebuyer (**defined as anyone that has not owned a home in the last three years**)
- **On a large enough loan amount where 6% maximum seller contribution* covers all of the closing costs, the borrower would only need 1% of their own funds to close at a reduced rate**
- Single Family residence, condo and townhome *(no manufactured homes)*
- Homebuyer Counseling required
- Must be Owner Occupied
- Unpermitted property additions not allowed
- Income and sales price limits apply

BROADVIEW MORTGAGE
Mortgage Bankers Since 1988

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INCOME LIMITS *for CHDAP by county*

Los Angeles
Family of 1: $51,550
Family of 2: $58,900
Family of 3: $66,250
Family of 4: $73,600

San Bernardino/Riverside
Family of 1: $50,350
Family of 2: $57,500
Family of 3: $64,700
Family of 4: $71,900

Orange
Family of 1: $67,850
Family of 2: $77,500
Family of 3: $87,200
Family of 4: $96,850

For income limits in other areas and for other CalHFA programs:
http://tinyurl.com/3765mxm

*Contribution includes title policy and transfer taxes.
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EQUAL HOUSING LENDER

BBB MEMBER