

Are You a 1st Time Homebuyer?

*These loan programs are designed
to help you own a home with
little or No Money Down!*

CalPLUS with ZIP:

The CalPLUS with ZIP program is a Conventional or FHA backed first mortgage loan combined with a CalHFA Zero Interest Program (ZIP), which is a deferred-payment junior loan of 3.0% or 4.0% of the first mortgage loan amount, for closing costs. The interest rate on the CalPLUS is fixed throughout the 30-year term and the interest on ZIP is 0%. This loan can be combined with MyHome Assistance and MCC.

MyHome Assistance Program:

MyHome provides a deferred-payment junior loan – up to 3.5% of the purchase price, or appraised value, whichever is less, to be used for your down payment and/or closing costs. (For first-time homebuyers* only).

Contact Me Today!

