

story of success

Marcos and Angelica have been working hard for many years but never thought they would be in a position to buy their own home - until they found VCCDC. With the guidance of the team at VCCDC, Marcos increased his credit score by over 150 points and they were able to access \$15,000 in down payment assistance. From start to finish, VCCDC walked Angelica and Marcos through the whole process until they successfully purchased their home in Oxnard and moved the family in! They are now enjoying all of the benefits that homeownership brings; long term financial security, peace of mind and stability for their children.

“Without VCCDC we would be lost. They helped us find \$15,000 in down payment assistance, we increased our credit score by 150 points and learned a lot with the coaches.” - Angelica Barajas, VCCDC Client



our mission

To strengthen and sustain vibrant communities by empowering individuals and families to build wealth through education and homeownership with a primary focus on serving low-to-moderate-income clients.

contact

805-273-8700



ContactUs@vccdc.org



www.vccdc.org



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a new
way home

mortgage
lending






why VCCDC?

Tired of renting but don't think you have the income to purchase a home? Or perhaps you already own a home but need to free up some cash with a refinance? We can help. VCCDC will work with you to find the best loan products and down payment assistance programs for you and your family.

purchase your home

Buying a home is one of the biggest purchase decisions you will ever make - but it doesn't have to be difficult. Our Mortgage Specialists are trained to work with low-income and moderate income buyers to determine not only what home mortgage you can afford, but also what programs and financial assistance you might be eligible for.

Here are some of the features that our VCCDC Loans offer:

-  Loans for both first-time home buyers and repeat buyers
-  Up to \$42,000 in down payment assistance
-  Lower fees than traditional loan programs
-  Limited credit history considered
-  Additional products for active-duty, veteran, reservists, surviving spouse of veterans including no down payments, reduced closing costs and more!

down payment assistance

We offer up to **\$42,000** to help you with your down payment!

Living in California, one of the biggest barriers to becoming a homeowner is having the finances to afford a down payment.

Through assistance programs like WISH and CALHOME, you could qualify for up to \$42,000 in down payment assistance.

Contact VCCDC for more information or check out the details on our website at www.vccdc.org!



refinance your home

Whether it's a lower payment, quicker payoff or a much needed home improvement, VCCDC will help you find the right mortgage solution. Our Mortgage Specialists will help you understand whether refinancing makes sense for you and will let you know exactly what to expect from the process.

Here are some of the features included in our Refinance Program:

- Lower fees than traditional loan programs
- Limited credit history considered
- Maximum loan amount of \$713,000
- 30 year fixed mortgage

