

CALPLUS

ZIP

Are you a homebuyer looking for a fixed rate mortgage with closing cost assistance combined into one perfect package?

# CalPLUS and ZIP are for you. Type Name Here

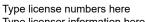
Type title, company here Type proper complete! here Type photo-number#2 here

This space available for supplemental Wifeinatwww.eahtfateal.gov web site, etc.

Call: 877.9.CalHFA (877.922.5432)

STOP RENTING & START OWNING

Type licensor information here



### **CalPLUS features:**

- A 97% LTV Conventional or 96.5% LTV FHA first mortgage loan
- 30-year term, fixed interest rate
- Available for Manufactured Housing

## **ZIP closing cost assistance:**

- Zero interest junior loan
- Up to 3% of the first mortgage loan amount in a deferred payment junior loan

#### Additional benefits:

First-time homebuyers and disaster victims can also add the MyHome Assistance Program, a deferred payment junior loan for down payment and/or closing costs.



