

PARTNER WITH A LEADING DPA LENDER!

100% CLTV Programs

CalHFA MyHome

- DPA up to 3.5% of Purchase Price
- Conventional and Government issued loans
- Borrower must be a First Time Home Buyer and meet the requirements of the First Loan (not owned/occupied their home in the last 3 years)
- Must be a U.S. citizen, permanent resident, or qualified alien
- Meet CalHFA income limits for this program
- Borrower must complete home buying counseling course and provide a certificate of completion
- California primary residences only

DPA DELUXE

(Exclusive to JET Advantage)

- 101.5% CLTV, (96.5% First + 5% DPA)
- 5% DPA available to assist with closing costs
- FHA 30-YR Fixed Purchase
- No Income Limits
- 1 - 2 Units, Primary Residence Only (No FTB Requirement)
- 620 Min FICO for AUS
- 660 Min FICO for Manual

Qualify more borrowers and expand your market reach with our DPA programs.

For more detailed information on the CalHFA program please contact your Account Executive or visit the CalHFA page on the MyHome Assistance Program: <https://www.calhfa.ca.gov/homebuyer/programs/myhome.htm> Maximum loan amount follows standard conforming FHA Guidelines and varies by subject property county. Income follows FHA guidelines. DPA and DPA Plus: High Balance Not Allowed. Restrictions apply, contact your Account Executive. JET Advantage Mortgage is not affiliated with or acting on behalf of or at the direction of Federal Housing Administration or the Federal Government.

DPA

(Exclusive to JET Advantage)

- FHA DPA, Purchase Only
- 2/1 Buydown option available (24 month term)
- Min FICO 620 - DU Approve/Eligible
- Manual Underwrite Available, Min FICO 660
- Not Available with Buydown option
- Follows FHA guidelines
- No Maximum Income Restrictions
- No First Time Home Buyer Requirement
- Non-occupied Co-borrowers allowed per FHA guides
- DTI - Follow AUS - Approved/Eligible
- One borrower must complete HUD approved counseling
- 96.5% Max LTV with 3.5% DPA (100% CLTV)
- Fully amortized over 30 years, with a forgivable option
- Conforming and High Balance Loan Limits Available

DPA PLUS

(Exclusive to JET Advantage)

- 100% CLTV FHA Loan (Combines 1st and Subordinate Lien)
- 2nd lien with an interest rate 2% greater than 1st lien Payment amortized over 10 years Monthly payments required
- 2/1 Buydown option available (24 month term)
- Min FICO 620 - DU Approve/Eligible
- Manual Underwrite Available, Min FICO 660
- Not Available with Buydown option
- Follows FHA guidelines
- No Maximum Income Restrictions
- Borrower's minimum contribution of \$0.00
- Purchase Only
- No First Time Home Buyer Requirement
- Conforming and High Balance Loan Limits Available

Learn More



JETAdvantageMTG.com



877.223.7566

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