

Eligibility

- · 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

CalHFA offers a range of first-time homebuyer loan programs layered with conventional and government-issued loans. They provide access to fixed-rate loans and the options to roll in closing cost assistance and a down payment.

How it works: Monthly payments on the loan are deferred; due and payable when the borrower refinances, sells or ends the loan term Can be used with Government (FHA loan) and Conventional

CalHFA MyHome Assistance Programs offered by JET Advantage Mortgage:

CalHFA Government Loans (FHA): MyHome offers a deferred-payment junior loan of an amount up to the lesser of 3.5% of the purchase price or appraised value to assist with down payment and/or closing costs.

CalHFA Conventional Loans: MyHome offers a deferred-payment junior loan of an amount up to the lesser of 3% of the purchase price or appraised value to assist with down payment and/or closing costs.

For more detailed information on this 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



Learn More ## JETAdvantageMTG.com (C) 877.223.7566



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