

CALIFORNIA DREAM FOR ALL

SHARED APPRECIATION LOAN PROGRAM

Are you a first-generation homebuyer and looking for help with your down payment?

Dream For All could be for you.



TALK WITH A
CALHFA APPROVED LENDER
FOR MORE DETAILS.

Dream For All features

- **Conventional First Mortgage** loan
- Shared Appreciation Loan of up to 20% for down payment or closing costs
- Fixed-rate, 30-year term

Shared Appreciation

- If your home increases in value, you pay some of the increase to CalHFA when you sell or refinance
- CalHFA uses those funds to help future homebuyers



The California Housing Finance Agency does not discriminate on any prohibited basis in employment or in admission and access to its programs or activities. Not printed at the taxpayers' expense.