



California Housing Finance Agency

== *Extra Credit* ==  
**TEACHER  
PROGRAM**

Are you a teacher or staff member serving in one of California's public schools? CalHFA would like to say "thank you" with the Extra Credit Teacher Program.

**ECTP features:**

- ◆ Rewards teachers and staff who serve in California's public schools
- ◆ Down payment assistance
  - \$7,500 for non-high cost areas
  - \$15,000 for high cost areas
- ◆ Deferred payments

**Additional benefits:**

ECTP can be combined with:

- ◆ CalPLUS<sup>SM</sup> – first mortgage loans with exclusive, zero interest closing cost assistance
- ◆ Mortgage Credit Certificate Program (MCC) – federal income tax credit that may lower your taxes and increase your disposable income



877.922.5432 • [www.calhfa.ca.gov](http://www.calhfa.ca.gov)



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