



INDEPENDENT ACCOUNTANTS' REPORT

Board of Directors
California Housing Finance Agency
Sacramento, California

We have performed the procedures enumerated below on the MyHOME Assistance Program of the California Housing Finance Agency (the Agency) as of and for the year ended June 30, 2025. The Agency is responsible for the administration of the MyHOME Assistance Program in accordance with the requirements of the MyHOME Assistance Program.

The Agency has agreed to and acknowledged that the procedures performed are appropriate to meet the intended purpose of evaluating the MyHOME funds disbursed by the Agency. This report may not be suitable for any other purpose. The procedures performed may not address all the items of interest to a user of this report and may not meet the needs of all users of this report and, as such, users are responsible for determining whether the procedures performed are appropriate for their purposes.

The procedures and the associated findings are as follows:

1. We obtained and read the MyHOME Assistance Program (MyHOME) Handbook and Program Bulletins to identify eligibility requirements for MyHOME loans, program announcements, and commitments.

Results

We obtained and read the MyHOME Program Handbook and Program Bulletins without exception.

2. We obtained the MyHOME Commitment/Disbursement Schedules evidencing loan disbursements for the year ended June 30, 2025. We haphazardly selected a sample of 50 loans for testing and scanned the loan files to determine the following:
 - a. The amount of funds committed/disbursed was used for the purpose specified in the approved loan application.
 - b. The borrower qualified based on income level, sales price, and other criteria established by MyHOME as provided in the eligibility requirements obtained in Step 1.
 - c. Agree through sighting that the loan agreement/lien was recorded against the property and that it was in the amount listed in the disbursement schedule.


Results

We did not identify any exceptions.

We were engaged by California Housing Finance Agency to perform this agreed-upon procedures engagement and conducted our engagement in accordance with attestation standards established by the AICPA. We were not engaged to and did not conduct an examination or review engagement, the objective of which would be the expression of an opinion or conclusion, respectively, on MyHome Asssistance Program. Accordingly, we do not express such an opinion or conclusion. Had we performed additional procedures; other matters might have come to our attention that would have been reported to you.

We are required to be independent of California Housing Finance Agency and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements related to our agreed-upon procedures engagement.

This report is intended solely for the information and use of the California Housing Finance Agency and is not intended to be, and should not be, used by anyone other than this specified party.

A handwritten signature in cursive script that reads "CliftonLarsonAllen LLP".

CliftonLarsonAllen LLP

Baltimore, Maryland
August 22, 2025