



California Housing Finance Agency

CALPLUSSM

with

ZIP

Are you a homebuyer looking for a fixed rate mortgage with closing cost assistance combined into one perfect package? CalPLUS and ZIP are for you.

CalPLUS features:

- ◆ A 97% LTV Conventional or 96.5% LTV FHA first mortgage loan
- ◆ 30-year term, fixed interest rate
- ◆ Available for Manufactured Housing

ZIP closing cost assistance:

- ◆ Zero interest junior loan
- ◆ Up to 3% of the first mortgage loan amount in a deferred payment junior loan

Additional benefits:

First-time homebuyers and disaster victims can also add:

- ◆ The MyHome Assistance Program – deferred payment junior loan for down payment and/or closing costs
- ◆ Additional assistance is available for school employees, fire department employees, veterans and those purchasing manufactured homes, new construction homes or homes with ADUs



877.922.5432 • www.calhfa.ca.gov



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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.

CalHFA is not a direct lender and uses private mortgage lenders to qualify consumers and make all mortgage loans. Sample loan terms: (Amount: \$200,000; Term: 30 years; 4.750% sample interest rate, 5.0439% Annual Percentage Rate (APR) includes lender fees and insurance; Est. monthly payment: \$1,043.30 includes principal, interest, taxes and insurance).