

# CALPLUS **AND** CALPLUS ACCESS

Are you a homebuyer looking for a fixed rate mortgage with closing cost assistance combined into one perfect package?

CalPLUS and CalPLUS Access are for you.

## Zero Interest Program (ZIP)

- Closing cost assistance
- Deferred payment junior loan
- Up to 3% of the first mortgage loan amount

## MyAccess

- Down payment assistance
- Closing cost assistance
- Deferred payment junior loan
- Up to 2.5% of the first mortgage loan amount

## Additional Benefits

First-time homebuyers and disaster victims using FHA 203(h) can also add the **MyHome Assistance Program**, a deferred payment junior loan for down payment and/or closing costs.

TALK WITH A  
**CALHFA APPROVED LENDER**  
FOR MORE DETAILS.



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