### CalHFA Government Loan Programs Matrix

<table>
<thead>
<tr>
<th>Program Name</th>
<th>Max Loan Amount 1</th>
<th>Property Type</th>
<th>Loan Type</th>
<th>Credit Score</th>
<th>DTI</th>
<th>AUS Requirement</th>
<th>First Time Homebuyer Education Required</th>
<th>Homebuyer Warranty Requirement</th>
<th>Layering Capabilities</th>
<th>Lien Position</th>
<th>LTV / CLTV</th>
<th>Allowable Lender Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>CalHFA FHA Loan Program</td>
<td>FHA limits</td>
<td>SFR and Condos</td>
<td>203b, or 203k limited with or without EEM</td>
<td>660</td>
<td>45.00%</td>
<td>DU approve/eligible or LPA accept</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>FHA Approved Seconds; MyHome or School Program</td>
<td>1st</td>
<td>96.5% / 105%</td>
</tr>
<tr>
<td>CalHFA FHA Loan Program</td>
<td>FHA limits</td>
<td>Manufactured Homes 2</td>
<td></td>
<td></td>
<td></td>
<td>Manual Underwriting Allowed</td>
<td>No</td>
<td>No</td>
<td>N/A</td>
<td>FHA Approved Seconds</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CalPLUS SM FHA Loan Program (used exclusively with ZIP)</td>
<td>FHA limits</td>
<td>SFR and Condos</td>
<td>203b, or 203k limited with or without EEM</td>
<td>660</td>
<td>45.00%</td>
<td>DU approve/eligible or LPA accept</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>ZIP (mandatory); FHA Approved Seconds; MyHome or School Program</td>
<td>1st</td>
<td>96.5% / 105%</td>
</tr>
<tr>
<td>CalPLUS SM FHA Loan Program (used exclusively with ZIP)</td>
<td>FHA limits</td>
<td>Manufactured Homes 2</td>
<td></td>
<td></td>
<td></td>
<td>Manual Underwriting Allowed</td>
<td>No</td>
<td>No</td>
<td>N/A</td>
<td>FHA Approved Seconds</td>
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<tr>
<td>Zero Interest Program (ZIP) (used exclusively with CalPLUS SM)</td>
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<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>CalPLUS SM FHA (manditory); FHA Approved Seconds; MyHome or School Program</td>
<td>3rd</td>
<td>N/A</td>
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<tr>
<td>CalHFA VA Loan Program</td>
<td>VA limits</td>
<td>SFR and Condos</td>
<td>VA Guaranteed Loan</td>
<td>660</td>
<td>45%</td>
<td>DU approve/eligible or LPA accept</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>VA Approved Seconds; MyHome or School Program</td>
<td>1st</td>
<td>100% / 105%</td>
</tr>
<tr>
<td>CalHFA USDA Loan Program</td>
<td>USDA limits</td>
<td>SFR and Condos</td>
<td>USDA Guaranteed Loan</td>
<td>660</td>
<td>45%</td>
<td>GUS Accept / Eligible</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>USDA Approved Seconds; MyHome or School Program</td>
<td>1st</td>
<td>100% / 105%</td>
</tr>
<tr>
<td>CalHFA USDA Loan Program</td>
<td>USDA limits</td>
<td>Manufactured Home (First Owner) 3</td>
<td>USDA Guaranteed Loan</td>
<td>660</td>
<td>45%</td>
<td>GUS Accept / Eligible</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>USDA Approved Seconds; MyHome or School Program</td>
<td>1st</td>
<td>100% / 105%</td>
</tr>
<tr>
<td>MyHome Assistance Program (MyHome)</td>
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<td></td>
<td>Yes</td>
<td>Yes</td>
<td>N/A</td>
<td>Can be combined with any CalHFA first mortgage; FHA Approved second. Can't be combined with School Program</td>
<td>2nd</td>
<td>N/A</td>
</tr>
<tr>
<td>School Teacher &amp; Employee Assistance Program (School Program)</td>
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<td></td>
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<td>Yes</td>
<td>Yes</td>
<td>N/A</td>
<td>Can be combined with any CalHFA first mortgage; FHA Approved second. Can't be combined with MyHome or School Program</td>
<td>2nd</td>
<td>N/A</td>
</tr>
</tbody>
</table>

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1 First Mortgages in which the base loan amount exceeds $484,350 are considered a High Balance Loan and are subject to an additional fee. See rate sheet for pricing.
2 Singlewide Manufactured Homes are not permitted.
3 ZIP must be used for closing costs and prepaid items only. Any funds due to the borrower from ZIP financing must be applied to ZIP principal reduction.
4 If MyHome or School Program is not used in Conjunction with a CalPLUS SM then ZIP must be in 2nd position.

NOTE: This is a tool for basic information purposes only and is subject to change. It does not replace CalHFA program descriptions, manuals, or bulletins. CalHFA Income & Sales Price limits apply.

Updated: 12/16/19