



California Housing Finance Agency

CALHFA USDA RURAL DEVELOPMENT *Program*

CalHFA USDA features:

- ◆ A 100% LTV USDA first mortgage loan
- ◆ 30-year term, fixed interest rate
- ◆ Rural areas throughout California are eligible

Additional benefits:

First-time homebuyers can also add the MyHome Assistance Program, a deferred payment junior loan for down payment and/or closing costs, to CalHFA USDA for up to 105% CLTV.

Are you looking for a home away from city life? Do you want a fixed rate mortgage with closing cost assistance combined into one perfect package? CalHFA USDA is for you.

GOT QUESTIONS?

Visit: www.calhfa.ca.gov

Call: **877.9.CalHFA (877.922.5432)**

STOP RENTING & START OWNING



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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).