



GENESIS

PRICED FROM \$440,000

Millennia Plan 1 (Low Down Payment Option)

Californians can benefit from low down payment options with a CalHFA loan—even first-time homebuyers!

CALPLUS FEATURES:

- 3% down conventional & 3.5% down FHA first mortgage loan
- 30-year term, fixed interest rate

ZERO-INTEREST PROGRAM (ZIP):

- Borrow up to 2–3% of the loan amount with conventional and FHA
- Pay zero interest
- Deferred payments

FIRST-TIME HOMEBUYERS CAN ALSO ADD THESE TO CALPLUS WITH ZIP:

- MyHome Assistance Program—deferred payment junior loan for down payment
- School Teacher and Employee Assistance Program (school program)—up to 4% of the home's sales price in deferred-payment loan for teachers & staff serving California's public schools

ARE YOU READY TO GET STARTED WITH CALHFA LOAN? DO YOU HAVE QUESTIONS? GIVE ME A CALL TODAY!

Mortgage insurance may be required on loans greater than 80% loan to value and will increase your monthly payment.



Kristen Martinez
President
NMLS# 339615
(760) 702-0011



*Payment based on a selling price of \$440,000 with a 20% down payment with an interest rate 3.875% fixed for 30 years. Payment includes principal interest, taxes and insurance. Please contact sales agent for more information. DRE#01932935

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