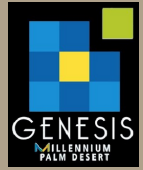


ARE YOU A FIRST TIME HOME BUYER?

These loan programs are designed to help you own a home with **little or No Money Down!**



0%
DOWN OPPORTUNITY

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5 FANTASTIC PROGRAMS FOR HOME BUYERS!

- CalHFA
- CalHFA Conventional
- CalPLUS with ZIP
- Teacher & Firefighter Exceptions
- My Home Assistance Program**



*1st time homebuyer is any borrower that has not owned a home in the last 3 years (with some exceptions). ** Can only be combined with an eligible CalHFA first mortgage loan.