

CALPLUS WITH ZIP

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

CalPLUS and ZIP are for you.



TALK WITH A
CALHFA APPROVED LENDER
FOR MORE DETAILS.

CalPLUS Features

- Choose from a **97% LTV Conventional** or **96.5% LTV-FHA First Mortgage** loan
- 30-year term with a fixed interest rate
- Available for Manufactured Housing

ZIP Closing Cost Assistance

- Zero interest junior loan
- Up to 3% of the first mortgage loan amount in a deferred payment junior loan

Additional Benefits

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



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