



Are you looking for a rural home away from city life? Or are you a veteran or service member? In either case, are you looking for a fixed-rate mortgage with closing cost assistance combined into one perfect package?

## CALHFA USDA & VA PROGRAMS



Then these loan programs are for you.



### Features

- A **100% LTV First Mortgage** loan
- 30-year term, with a fixed interest rate.

### 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, for up to 105% of CLTV.

TALK WITH A  
**CALHFA APPROVED LENDER**  
FOR MORE DETAILS.

### Questions?

Visit: [www.calhfa.ca.gov](http://www.calhfa.ca.gov)

Call: 877.9.CalHFA (877.922.5432)



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