



California Housing Finance Agency

# CALPLUS<sup>SM</sup>

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.

## **GOT QUESTIONS?**

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

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

**STOP RENTING & START OWNING**

### **CalPLUS features:**

- ◆ A 97% LTV Conventional or 96.5% LTV FHA first mortgage loan
- ◆ 30-year term, 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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