



California Housing Finance Agency

# SECTION 184 INDIAN HOME LOAN *Guarantee Program*

Members of federally recognized tribes can take advantage of CalHFA financing no matter where you choose to live in California! Combine with grants, gifts or tribal assistance to maximize your homebuying power.

## CalHFA Section 184 features:

- ◆ Up to 97.75% LTV first mortgage loan
- ◆ 30-year term, fixed interest rate
- ◆ First time homebuyers and non-first time homebuyers are eligible

## Additional benefits:

First-time homebuyers can also add the MyHome Assistance Program, a deferred payment junior loan for down payment and/or closing costs, to CalHFA Section 184 for up to 100% CLTV.



877.922.5432 • [www.calhfa.ca.gov](http://www.calhfa.ca.gov)



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CalHFA is not a direct lender and uses private mortgage lenders to qualify consumers and make all mortgage loans. Sample loan terms: (Amount: \$200,000; Term: 30 years; 4.750% sample interest rate, 5.0439% Annual Percentage Rate (APR) includes lender fees and insurance; Est. monthly payment: \$1,043.30 includes principal, interest, taxes and insurance).