FIRST-TIME BUYERS · CALIFORNIA

# Need help with your down payment?

CalHFA's MyHome Assistance Program can help first-time buyers cover the down payment or closing costs.

### Down payment or closing costs

MyHome can go toward either one, so you keep more of your savings.

### No monthly payment on it

It's a deferred-payment junior loan. You repay it when you sell, refinance or pay off your first mortgage.

### Pairs with CalHFA first mortgages

Combine it with CalHFA's first mortgage options, including CalPLUS with ZIP, CalPLUS Access and CalReady.

## Good to know

**Who it's for**

First-time homebuyers in California who meet CalHFA's income and sales-price limits.

**What it takes**

A CalHFA first mortgage, a homebuyer education course, and meeting the program's credit and income guidelines.

**The honest catch**

It's a loan, not a grant. I'll show you how it affects your payoff down the road, so it helps instead of hurts.

Only available in California. CalHFA programs, limits and guidelines change; ask for the current details for your county. I'm CalHFA certified.

**Not sure if you qualify? Let's check your numbers together.**

Scan to start in my app, or call or text 916-208-8941.




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