

Low down payment,

Even if you have less than perfect or limited credit

## 100% Conventional Financing

This program offers Down Payment Assistance or Closing Cost Assistance up to 5% of Sales Price. This program has a variety of options to help low and moderate income borrowers purchase a home, including low down payment and eligibility for community seconds.

## **CalPlus Program**

- 97% Financing on 1<sup>st</sup> Mortgage
- 3% Silent 2<sup>nd</sup> Mortgage, No payments
- Closing Cost Credit Available
- Flip Properties Allowed
- L.A. County Income Limit

## Call me today to get started.

Jaime A Garcia | Mortgage Specialist 626.768.0700 Direct | 626.460.2002 Mobile NMLS #290316 | jgarcia@loanaxxess.com

Serving In Mortgage for Over 23 Years

## **UW Requirements**

- First time and Non first-time homebuyer
- Credit Score 680
- SFR and PUD's (No Condos)
- Sales Price and Income Limits apply

No Minimum Borrower Contribution





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