

Wholesale Division Product Highlights

Specializing in a diverse array of loan offerings, while delivering unparalleled client satisfaction.

CALHFA / CALPLUS DOWN PAYMENT ASSISTANCE PROGRAM (CALIFORNIA)

- 640 minimum FHA Credit Score
 - 680 minimum Conventional Credit Score
 - 660 minimum Credit Score for low income (LI)
 - First time home buyers
- MyHome Assistance Program (Available for both CalHFA & CalPLUS)**
- 1% Simple Interest Deferred Loan
 - Can be used with CalHFA or CalPLUS
 - Conventional Loans: Up to 3% of the sales price or appraised value (whichever is less).
 - FHA Loans: Up to 3.5% of the sales price or appraised value (whichever is less).
- Zero Interest Program (ZIP) (Available on CalPLUS only)**
- 0% Interest Silent Second Loan
 - Deferred payments for the life of the first mortgage
 - Up to 3% of the first mortgage loan amount
 - Can be combined with MyHome for extra assistance!

CAFA PLATINUM HOMEBUYER ASSISTANCE PROGRAM (LOUISIANA)

- Up to 5% Down Payment Assistance
- 620 minimum Credit Score
- Debt to income determined by AUS
- 10-year forgiveness

GSFA PLATINUM: AVAILABLE IN CALIFORNIA

- 640 Minimum Credit Score
- Purchase and Refinance Options
- Up to 5% Down Payment and/or Closing Cost

HOOSIER HOMES DOWNPAYMENT ASSISTANCE PROGRAM (INDIANA)

- Up to 5% Down Payment Assistance
- 620 minimum Credit Score
- Max Debt to income 50% with AUS approval
- 7-year forgiveness

SOUTHEAST TEXAS HOUSING CORPORATION (SETH) MYHOME PLUSSM

- Up to 5% Down Payment Assistance
- 620 minimum Credit Score
- Debt to income determined by AUS
- 10-year forgiveness

NORTH CENTRAL TEXAS HFC FIRST HOME PROGRAM GOVERNMENT DPA

- 3.5% Assistance of the total note amount
- 620 Minimum Credit Score
- Debt to Income determined by AUS
- Assistance is in the form of a non-repayable Grant

COOK COUNTY DOWN PAYMENT ASSISTANCE PROGRAM (ILLINOIS)

- 5% Down Payment Assistance, not to exceed \$25,000
- 620 minimum Credit Score
- Max Debt to income 50%
- 5-year forgiveness

HOME IN FIVE: AVAILABLE IN MARICOPA COUNTY AZ

- 640 Minimum Credit Score / Max DTI is 50% with AUS approval
- Multiple Down Payment and/or Closing Cost Options
- Up to 4% Assistance

ILLINOIS DPA DOWNPAYMENT ASSISTANCE PROGRAM

- Up to 5% Down Payment Assistance
- 620 minimum Credit Score
- Debt to income determined by AUS
- 7-year forgiveness

WITHIN REACHTM FHA NATIONWIDE DOWNPAYMENT ASSISTANCE PROGRAM

- 3.5% Down Payment Assistance
- 620 Minimum Credit Score
- Debt to Income determined by AUS
- 15-year fully amortized second mortgage

CONTACT AN LHFS ACCOUNT EXECUTIVE

