



ATTENTION: First Time Homebuyers with disabilities!!!

With a monthly payment as low as **\$1,221** you can be a homeowner!

Example: **\$250,000** Property Price

20% Down HomeChoice
Loan

10% Down HomeChoice
Loan

5% Down HomeChoice Loan

% Down	20%	10%	5%
Borrower's Down Payment	\$50,000.00	\$25,000.00	\$12,500.00
First Loan Amount	\$192,500.00	\$217,500.00	\$230,000.00
Interest Rate*	4.000%	4.000%	4.000%
APR*	4.600%	4.600%	4.600%
1st Level Down Payment Assistance**	\$7,500.00	\$7,500.00	\$7,500.00
Deferred Interest Rate*	6.750%	6.750%	6.750%
APR	6.750%	6.750%	6.750%
Mortgage Payment	\$919.02	\$1,038.38	\$1,098.06
Estimated Payment on 1st Level Assistance	\$0.00	\$0.00	\$0.00
Estimated Monthly Property Taxes	\$260.42	\$260.42	\$260.42
Estimated Monthly Hazard Insurance	\$41.67	\$41.67	\$41.67
Estimated Monthly Private Mortgage Insurance	\$0.00	\$136.35	\$162.92
Estimated Total Monthly Payment ***	\$1,221.11	\$1,476.82	\$1,563.06
Est. After Tax Pmt (30% Tax Bracket)	\$867.28	\$1,087.18	\$1,155.51

* Rates and guidelines are subject to change. Special rates for people with disabilities apply to borrowers with disabilities and/or their live-in caregiver. First time homebuyers are defined as persons who have not had an ownership interest in their primary residence during the previous 3 years. Other exceptions may apply. In addition, borrowers must have an annual income that does not exceed income limits for the family size and the sales price for the county in which the home is located. Minimum FICO score of 600 required for HomeChoice loan. Program eligible in all Counties in California.

**2nd Level of Down Payment assistance has lower income limits than main loan product. This 2nd level can be used towards the downpayment only when buyer's own funds, gifted funds, and/or seller credits are used to pay closing costs.

***Combined estimated monthly payment DOES NOT include monthly home owners association (HOA) dues which vary by property and which are usually assessed monthly to owners of condominiums and townhomes.

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*All information is gathered from sources believed to be reliable, but has not been verified and is not guaranteed

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