

Partner with a **LEADING DPA LENDER!** 100% CLTV Programs with CalHFA and Fast 100



CalHFA MyHome

- DPA up to 3.5% of Purchase Price
- Conventional and Government issued loans
- Borrower must be a First Time Home Buyer and meet the requirements of the First Loan (not owned/occupied their home in the last 3 years)
- Must be a U.S. citizen, permanent resident, or qualified alien
- Meet CalHFA income limits for this program
- Borrower must complete home buying counseling course and provide a certificate of completion
- California primary residences only

Fast 100

(Exclusive to Forward Lending)

- FHA DPA, Purchase Only
- 2/1 Buydown optional available (24-month term)
- No maximum income restrictions
- Min FICO 620 - DU Approve/Eligible (no manual underwriting)
- No First Time Home Buyer Requirement
- Non-occupied Co-borrowers allowed per FHA guides
- DTI - Follow AUS - Approved/Eligible
- One borrower must complete HUD approved counseling
- 96.5% Max LTV with 3.5% DPA (100% CLTV)
- Zero payment on the 2nd TD
- Second Mortgage lien forgiven after 10 years
- Conforming and High Balance Loan Limits Available
- Borrower's minimum contribution of \$0.00
- 100% CLTV FHA Loan (Combines 1st and Subordinate Lien)

Fast 100 Plus

(Exclusive to Forward Lending)

- We offer all the same Highlights as the Fast 100 with the exception of Loan Payment terms.
- 100% CLTV FHA Loan (Combines 1st and Subordinate Lien)
- 2nd lien with an interest rate 2% greater than 1st lien
 - Payment amortized over 10 years
 - Monthly payments required
- Min FICO 620 - DU Approve/Eligible
- Manual Underwrite Available, Min FICO 660
 - Not available with Buydown option
 - Follows FHA guidelines
- Conforming and High Balance Loan Limits Available

Qualify more borrowers and expand your market reach with our DPA programs.

For more detailed information on the CalHFA program please contact your Account Executive or visit the CalHFA page on the MyHome Assistance Program: <https://www.calhfa.ca.gov/homebuyer/programs/myhome.htm> Restrictions apply, contact your Account Executive. Forward Lending is not affiliated with or acting on behalf of or at the direction of Federal Housing Administration, or the Federal Government.

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