



MYHOME ASSISTANCE PROGRAM

DPA UP TO 3% OF PURCHASE PRICE COMBINE WITH THE CALHFA ZERO INTEREST PROGRAM (ZIP) FOR CLOSING COSTS.

At Forward Lending, we are all about providing our Broker Partners with a variety of loan programs to offer their clients. CalHFA's Conventional Program Suite provides access to Fixed-Rate loans with 2nd and 3rd lien options.

CONVENTIONAL PROGRAM

- 97.00% LTV / 105% CLTV
- Down to 680 FICO
- Up to 50% DTI w/ 700 Fico
- SFR/Condo/Manufactured Homes Allowed
- DU Approve Eligible
- 2nd & 3rd Lien options for the Down Payment & Closing
- Costs
- Follows Conforming loan limits
- BPC up to 2%

HOW IT WORKS

CalHFA Conventional Loans (FHA): MyHome offers a deferred-payment junior loan of an amount up to the lesser of 3% of the purchase price or appraised value to assist with down payment and/or closing costs.

ELIGIBILITY

- 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. calhfa.ca.gov/homebuyer/programs/myhome.htm
- California primary residences only

ZIP

CalHFA Zero Interest Program (ZIP) Allows the Borrower to add a 3rd Lien behind the MyHome or a 2nd Lien behind the CalPlus Conventional to cover the closing costs. The loan options are 2% or 3% and the remaining if any will be credited towards the Principal Balance.

INTENDED FOR USE BY REAL ESTATE AND LENDING PROFESSIONALS ONLY AND NOT FOR DISTRIBUTION TO CONSUMERS.

Forward Lending, 19000 MacArthur Blvd, Ste 300, Irvine, CA 92612 | Phone: 844.941.5626 | Forward Lending is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125 (www.nmlsconsumeraccess.org). Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MS, MT, NC, NE, NH, NM, OH, OK, OR, PA, SC, SD, TN, TX, UT, WA, WI, WV and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org.

Copyright 2026. Revised 01.08.25