

# Home Financing with CalHFA

## Home Ownership Program

The California Housing Finance Agency (CalHFA) is a state agency that offers down payment and closing cost assistance to homebuyers in California. See how you can qualify today!



## Housing Scenarios

### \$400,000 Home Purchase

Purchase Price:	\$400,000
Down Payment Assistance:	\$14,000
Closing Cost Assistance:	\$11,700
<b>TOTAL MONTHLY (PITI):</b>	<b>\$2,727</b>
Cash Required From Buyer =	\$2,500

### \$450,000 Home Purchase

Purchase Price:	\$450,000
Down Payment Assistance:	\$15,750
Closing Cost Assistance:	\$13,255
<b>TOTAL MONTHLY (PITI):</b>	<b>\$3,059</b>
Cash Required From Buyer =	\$2,700

### \$500,000 Home Purchase

Purchase Price:	\$500,000
Down Payment Assistance:	\$17,500
Closing Cost Assistance:	\$14,700
<b>TOTAL MONTHLY (PITI):</b>	<b>\$3,411</b>
Cash Required From Buyer =	\$3,000

**Call Today for More Info!**

Total monthly payment (PITI) is based on 4.625% 30 year fixed rate, and includes .85% mortgage insurance, 1.1% tax base and \$70/month hazard insurance.



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**The Mortgage House**  
*A Dignified Family Mortgage Lender*

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