

# 1% Down with 4.125% FHA 30 Yr. Fixed (APR 4.764%)

## CALIFORNIA DOWN PAYMENT AND CLOSING COST ASSISTANCE PROGRAM (CHDAP)



**CALIFORNIA HOUSING FINANCE AGENCY  
HELPS FIRST-TIME HOMEBUYERS BY LENDING  
3.0% OF THE PURCHASE PRICE FOR YOU TO  
APPLY TO YOUR DOWN PAYMENT AND  
CLOSING COSTS.**

**ON A \$432,000 PURCHASE  
THIS COMES TO \$12,960 FOR YOU!!**

**WITH SELLER PAID CLOSING COSTS, YOU  
CAN OWN A \$432,000 HOME FOR \$4,320  
OUT OF POCKET!!**

**1<sup>st</sup> Mortgage: FHA 30 Yr. Fixed at 4.125% up to \$417,000  
2<sup>nd</sup> Mortgage: CHDAP silent lien in 2<sup>nd</sup> position at 3.25%, no monthly  
payment required!! (APR 2.3677%)**

**CALL FOR MORE INFORMATION...**

**Lilyette Uriarte**

Loan Consultant  
C: (650) 303-9779  
E: [lilyette@bankerspref.com](mailto:lilyette@bankerspref.com)  
CA DRE ID: 01396411  
MLS: 332753

**Bankers Preferred**

 Real Estate Loans  
1819 Trousdale Drive  
Burlingame, CA 94010