

MYHOME ____Assistance === **PROGRAM**

Are you a first-time homebuyer needing a little help with your down payment or closing costs? We have a program just for you, to meet those needs.

MyHome features:

- Up to 5% down payment or closing costs assistance
- Deferred payments
- Low interest rate

Additional benefits:

MyHome can be combined with:

- All CalHFA first mortgages, including CalPLUS[™] with ZIP
- Mortgage Credit Certificate Program (MCC) – federal income tax credit that may lower your taxes and increase your disposable income





