



Your California dream home come true

Up to 20% in down payment assistance

If you're a first-time homebuyer in California, you can receive down payment assistance (DPA) now, and share in your home's appreciation later. The California Dream For All Shared Appreciation Loan from the California Housing Finance Agency (CalHFA) could eliminate monthly mortgage insurance, too. Ready to learn more? CrossCountry Mortgage is an approved CalHFA lender.

Funds are limited, so let's get started.

Contact me today.

Features

- DPA up to 20% of sales price or appraised value (whichever is less)
- 0% interest loan
- No monthly mortgage insurance (with 20% DPA)
- No repayment until you sell, refinance, or transfer the home (one-time refi allowed)
 - Pay back the original DPA loan amount plus a percentage of the appreciation – you keep the rest

Requirements

- First-time homebuyer (or haven't owned in 3 years)
- Must pair with a CalHFA Dream For All Conventional First Mortgage
- Income limits (vary by county)
- Conforming loan limits (vary by county)



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Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). 23P_860q7dk66 (23P_860q7dk66)