

**Moderate to low income?  
if so you may qualify for  
100% Financing !**



Continued...

**For a family size of:**

- 1 person \$ 94,192 max income
- 2 people \$ 107,648 max income
- 3 people \$ 121,104 max income
- 4 people \$ 134,560 max income

**Loan Highlights**

- ✦ 80% 1<sup>st</sup> 20% 2<sup>nd</sup>
- ✦ No Mortgage Insurance
- ✦ Orange county property purchases
- ✦ First Time Home Buyers Only
- ✦ SFR, Condo's & Townhouses
- ✦ Only 3% of your own funds needed for closing costs
- ✦ Income limits apply, see below
- ✦ Max loan amount is \$417,000

**Strengthening Communities**

**This down payment assistance program strengthens communities and enhances the quality of life for working families by expanding housing opportunities, promoting sound financial management and encouraging civic engagement**

***Please contact me for more information***

**Lorraine Z.  
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