

Bay Equity has...

DOWN PAYMENT SOLUTIONS

FLEXIBLE FINANCING OPTIONS

There are a variety of flexible financing options and down payment assistance programs¹ available from Bay Equity, to help eliminate the challenges of saving up a down payment while paying ever-higher rental rates.

100% Financing

- » USDA – Eligible rural areas
- » VA – Current and former service members²

96.5% Financing

- » FHA – Easier qualifying terms

97% Financing

- » Conventional – For first time homebuyers

95% Financing

- » Conventional – For all types of homebuyers
- » High Balance – Loan amounts up to \$625,500

DOWN PAYMENT ASSISTANCE PROGRAMS

GSFA

Grant funds for 3-5% of 1st loan amount³ can be used with FHA, VA, USDA or Conventional 1st loans

CalHFA MyHome Assistance

For first-time homebuyers, deferred-payment/simple-interest 2nd mortgage for 3-4% of sales price, which can be combined with most other grants and loans to maximize affordability. To be used with a CalHFA Conventional or FHA 1st mortgage.

CalPLUS with ZIP

Program 1st that is combined with a deferred-payment Zero Interest Program 2nd for 3-4% of the 1st loan amount.

1. Programs have income and purchase price restrictions based on household and location, check with your loan officer for details.
2. Former service members must have qualifying discharge confirmed by lender via certificate of eligibility from the Veteran's Administration Department.
3. Maximum amount of grant depends on 1st mortgage program.

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HOME LOANS
bay equity



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