

## Your Partner For Success!

## WHO IS ELIGIBLE FOR THE CAL-FUNDS PURCHASE PROGRAM?

- Cal-FUNDS a program specially established to help hardworking California W-2 wage earners achieve the American Dream.
- Fireman, Postal workers, Teachers, Nurses, Police officers, Electricians, Etc...
- → 1st time, 2nd time, 3rd time or 4th time homebuyers it doesn't matter, Cal-FUNDS is available as long as you're a W-2 wage earner (not self-employed or 1099 contractor).
- Interest Rates are at least .25% lower than traditional interest rates (enables your homebuyer to qualify for a larger loan amount thus a larger purchase price).
- Yes, Loan approval within 24 hours and closings in as little as 7 days.
- Real Estate Agents Look No Further, Cal-FUNDS will allow you to increase your closing ratio.
- We offer discounted lender fees on behalf of the Real Estate Agent
- As little as a 5% down payment
- No Monthly Mortgage Insurance (helps with DTI issues)
- Approval Letter within minutes (send us your borrower's W2, paystubs)
- We have helped several borrowers close on their home purchase and were turned down by other lenders.
- We make the Closing painless and enjoyable!
- Land Conventional options also available.

## Stacey Nielsen

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Call for pre-approval today! Shop for a home tomorrow!!

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