

Are you a first-time homebuyer and looking for help with your down payment?



Look no further. BMO is an **Approved Lender** of the **California Housing Finance Agency** (CalHFA)¹, who offers the **California MyHome Assistance** home loan program.² Homeownership may be closer than you'd think with this down payment assistance program for California residents.³

California homeownership program

- ✓ Get a deferred-payment junior home loan.
- ✓ Access down payment or closing costs assistance.¹
- ✓ Secure a low interest rate.¹

Additional program benefits

- CalHFA MyHome can be combined with any CalHFA first mortgage.³
- Available to first-time homebuyers only.



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¹ BMO offers affordable mortgage programs and works with government and community organizations that offer down payment and closing cost assistance. The availability and amount of down payment and closing cost assistance varies based on income and property location.

² The CalHFA MyHome Assistance Program offers downpayment assistance, of up to 3.5% of the lesser of the purchase price or appraised value (\$24,500 using \$700,000 purchase price) to first time homebuyers purchasing a primary residence. Assistance is a silent 2nd mortgage with 1% simple interest that is due in full on term of 1st mortgage, sell or refinance. Subject to CalHFA eligibility requirements as detailed on www.calhfa.ca.gov/homebuyer/programs/index.htm.

³ The California Housing Finance Agency does not discriminate on any prohibited basis in employment or in admission and access to its programs or activities. Learn more at www.calhfa.ca.gov.

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