

GMCC wholehearted support
California Dream for All

Available 3-27-23

Owner
Occupied only

DTI 45%-50%
based on credit

Up to 20% available for
use towards down
payment and/or closing
costs. No borrower
funds necessary

Income limits

Single-family, one-unit
residences including
condos and properties
with ADUs

First time home buyers
(no ownership for last
3 years)

No MI if full 20%
used towards down
payment

Need to pay back principle
and share appreciation

Required First Mortgage:	Dream For All Conventional First Mortgage
Dream For All Shared Appreciation Loan amount	Up to 20% of the sales price or appraised value (whichever is less)
Income Limits	Income cannot exceed CalHFA Income Limits
Minimum CLTV	70%
Maximum CLTV	105%
Layering with other CalHFA Programs	Cannot be combined with CalPLUS ZIP or MyHome

All programs/rates are subject to change and underwriting approval without advance notice, additional restrictions might apply. This does not represent any credit decision.

Please reach out to GMCC's professional licensed loan officers for a complimentary consultation. We're here to help you every step of the way.

Name

Tel

Email

NMLS



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN-TO-VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN-ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE-RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD: ARMS ASSUME 30-YEAR TERM.

General Mortgage Capital Corporation, Real Estate Broker, California Department of Real Estate CA DRE 01509029, NMLS# 254895. HQ: 1350 Bayshore Highway, STE 740, Burlingame, CA 94010, Licensed in 47 States and DC. Visit WWW.GMCCLOAN.COM