



We invite you to visit our CalVet Website at www.CALVET.ca.gov or call us at 1-800-952-LOAN for current loan terms, as they are subject to change, or for information regarding district office locations and additional loan programs.

Current Rate	APR*	Payment*	Rate Restrictions
4.95%	5.32%	\$1,379.43	<u>Qualified Mortgage Bond Funding</u> Subject to income / purchase price limits & federal recapture taxes. CalVet Military Eligibility required. California National Guard and US Military Reserves must meet first time homebuyer guidelines. Not available for Mobile Homes in Parks or Home Improvement Loans.
5.50%	5.89%	\$1,427.93	<u>Qualified Veterans Mortgage Bond Funding</u> Wartime service required, application must be within 25 years of release from active duty. CalVet Military Eligibility required.
5.95%	6.35%	\$1,486.78	<u>Pre-Ullman Funding</u> CalVet Military Eligibility required.

*Estimated total monthly payment/APR based on a \$200K sales price, no down payment & financing of the VA funding fee under the CalVet/VA program, \$200K assessed value, mandatory hazard, disaster indemnity and life insurance for 40 year old applicant. Your actual payment can vary due to replacement costs for your home, location, mello roos fees, your age, subsequent use of VA benefit, etc.

Loan Programs	CalVet / VA	CalVet 97	CalVet 80
Maximum Loan	\$521,250	\$521,250	\$521,250
Property	New or Existing Homes, VA Approved Condominiums and Mobile Homes on Land	New or Existing Homes, VA approved Condominiums and Mobile Homes on Land	New or Existing Homes, VA approved Condominiums and Mobile Homes on Land
Maximum Financing	100%	97%	80%
Funding Fee	1.25% to 2.40% based on down payment and military status, waived with 10% or greater VA disability rating. Funding fee for subsequent use is 3.30%. Funding fee may be financed.	1.25% to 2.40% based on down payment and military status. Funding fee for subsequent use is 3.30%. Funding Fee can not be financed and can not be waived.	1.25% to 1.5% based on down payment and military status. Funding Fee can not be financed and can not be waived.
Loan Origination	1%	1%	1%