

ARBOR

UP TO

\$25,000

CLOSING COST CREDIT FOR YOUR BUYERS

- ✓ Up to \$25,00 Towards Closing costs and pre paid items. Including buying down the interest rate.
- ✓ Only available for Conventional and FHA loans.
- ✓ Only available in the Counties of: (Orange, Los Angeles, San Diego, Riverside, San Bernardino and Ventura).
- ✓ Must meet income limits by County (income limit chart below). Limit determine by the number of people going to live in the subject property, not the number of people on the loan.
- ✓ The assistance funds do not have to be repaid and are not a lien on the home.
- ✓ The assistance money does not increase interest rate or closing costs for the buyer.

FIND OUT HOW YOUR BORROWER CAN QUALIFY.



Momi Pointer

Mortgage Advisor

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CALIFORNIA CURRENT MAX INCOME

Income Limits	1-Person	2-Person	3-Person	4-Person
Los Angeles-Long Beach-Glendale	\$91,100	\$121,467	\$151,833	\$182,200
Santa Ana-Anaheim-Irvine	\$119,100	\$158,800	\$198,500	\$238,200
Riverside-San Bernardino-Ontario	\$87,400	\$116,533	\$145,667	\$174,800
San Diego-Carlsbad	\$106,900	\$142,533	\$178,167	\$213,800
Oxnard-Thousand Oaks-Ventura	\$115,400	\$153,867	\$192,333	\$230,800

© 2023 If loan locked with 60-days lock, property address must be identified within the first 30-days of the lock. If no address is identified, lock will be considered invalid and subject to lock cancellation. Under ARBOR's Purchase Express Program (PEP), ARBOR will reduce its administration fee by \$500 if a purchase transaction does not close on or before the anticipated date of close of escrow, as agreed to by ARBOR. PEP is subject to the following terms and conditions: The loan must be a purchase transaction. The complete loan package must be received by ARBOR's processing department 20 days prior to the close of escrow. The PEP timeline begins when the complete loan package is received by the processing team. PEP does not apply if the failure to close within the anticipated close of escrow date is due to events or circumstances beyond ARBOR's control. These include, but are not limited to, delays caused by an appraisal value on the subject property that is not acceptable to ARBOR, acts or omissions by the escrow or title company, second lien holder approvals, short sale approval, condo project eligibility or loan conditions imposed by ARBOR or the investor that, despite reasonable diligence by ARBOR, are not met by any party in a timely manner. PEP does not apply to brokered loans. All programs are subject to borrower and property qualifications. Rates, terms, and conditions are subject to change without notice. The loan scenarios used for these rates are as follows: Conforming point rate 95% loan to value, \$685,000 loan amount, 760 FICO, SFR, CO, 30 Day lock, purchase. This is not a commitment to lend. The Turnkey Foundation, Inc. Arbor Financial Group, Equal Housing Lender. NMLS #236669 DRE #0185041.

