Exclusive Homebuyer Assistance
Save $10,000 on Out-of-Pocket Costs



Exclusively from

ARBOR FINANCIAL GROUP

No First-Time Homebuyer Requirement!

SCAN FOR MORE

SAVE $10K AT CLOSING

+

SAVE $200-$400 W/NO PMI

+

SAVE $50-$300 ON RATE

$10,000 Homebuyer Assistance (Forgivable DPA)

- ✓ Cover closing costs
- ✓ Buy down interest rate
- ✓ Use for down payment
- ✓ No payments, No interest
- ✓ 100% forgiven in 5 years ($2K/year)
- ✓ OK to refi 1st mortgage if rates drop

$0 Down, Conventional Financing (NO MI)

- ✓ Down payment options from 0% to 20% (Gift funds OK!)
- ✓ Income limits up to $196,200 (or $261,600) in San Diego County
- ✓ No Mortgage Insurance (MI) available
- ✓ Loan amount up to $832,750, Single Family Homes OR Condos

Automatic Interest Rate Discount(s)

- ✓ Location & income based rate discounts from .125% up to .625%!
- ✓ Example: If buyer qualifies for rate of 6.205%, with full discount of .625%, rate reduced to 5.580% saving over $200/mo on a $500K loan.*



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HOME LOANS & HELOCS
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Funds offered on approved credit conventional loans, must meet income limits and other qualifying factors only from Arbor Financial Group. Equal Housing Lender NMLS #236669 Grant funds issued at closing do not need to be repaid, no 2nd lien, does not result in a higher rate or additional closing costs. Qualifying census tracts only (based on 2025 Census data). Generous income limits up to $196,200/$261,600 (1st generation homebuyers).