

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



Exclusively from



**No First-Time
Homebuyer
Requirement!**



SCAN FOR MORE

\$10,000 Homebuyer Assistance (Forgivable DPA)

**SAVE
\$10K AT
CLOSING**

- ✓ 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)

- ✓ Generous Income Limits up to:

- ✓ \$155,850 (or \$207,800) in Riverside/San Bernardino County
- ✓ \$159,900 (or \$213,200) in Los Angeles County
- ✓ \$204,900 (or \$273,200) in Orange County

**SAVE
\$200-\$400
W/NO PMI**

+

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.*

**SAVE
\$50-\$300
ON RATE**



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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 \$10K forgivable loan provided at closing and is 100% forgiven over 5 years, 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 \$204,900/\$273,200 (1st generation homebuyers).