Homebuyer **Orientation** Workshop

Presented by

AFFORDABLE HOUSING



Clearinghouse





Thinking of purchasing a home and don't know where to start? This workshop is designed for homebuyers to provide a step-by-step process of homeownership.

> Tuesday, November 18, 2014 Date

Time 6:00pm to 7:30pm

Location Brea Civic & Cultural Center (Community Room A)

1 Civic Center Circle, Brea, CA 92821

There is no cost to attend this event. However, registration is required.

Come learn the steps to homeownership and find out what programs are available:

Understand the qualifications for and processes of applying for mortgages.

County of Orange Mortgage Assistance Program (MAP)

- Up to \$40,000 for down payment
- Payment and interest deferred for the term of the loan
- Family income limits apply (80% area median income limits)
- Homebuyer Education is required

Janell Abarca (BRE #394348) **Affordable Housing Clearinghouse** Ph 949.525.4944 Toll Free 877.990.5626 jabarca@affordable-housing.org

The Daisy*

- Up to \$15,000 in assistance
- 0% interest**
- Forgiven in 36 months**
- Family income limits apply (120% area median income limits)
- Homebuyer Education is required

Jose Gramajo (NMLS #487918) **Community Development Lending Officer Luther Burbank Savings Ph 855.90.DAISY** (855.903.2479) daisy@lbsavings.com

* In assessment area of Luther Burbank Savings and subject to geographic, income, property and product restrictions in the following counties: Alameda, Contra Costa, Los Angeles, Marin, Orange, San Francisco, San Mateo, Santa Clara, Sonoma.

** The prorated balance due is repayable if the property is sold, refinanced, not owner-occupied as the primary residence or transfers title within the first 36 months. A rate & term, no cash-out refinance on the first mortgage is excepted from prorated balance repayment. All rates, fees and terms shown on this sheet are subject to change without notice. Please refer to current rate sheets and underwriting matrix for specific information. Accurate as of 10/23/14. Luther Burbank Savings is a federally chartered savings association. Luther Burbank Savings NMLS ID: 449241

