
Transaction Rescue Webinar

Down Payment Assistance & Market Data Resources

July 24, 2025



Welcome



Down Payment Assistance & Market Data Resources

Webinar Speakers



Molly Ellis

Housing Finance Officer,
Lending Services
Manager

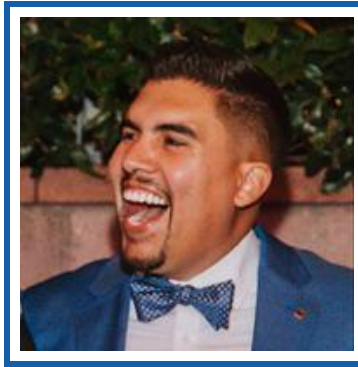
*California Housing
Finance Agency
(CalHFA)*



Cynthia Leal

Managing Originator

Guild Mortgage



Guillermo Flores

Sr. Research Analyst

California Association
of REALTORS®



Marc Farfel

Transaction Rescue
Mgr./Lender Liaison

California Association of
REALTORS®



Abel Fregoso Jr.

Sr. Loan Originator

PRMG

C.A.R. Research Staff



Interactive & Shareable Market Data Reports

July 24, 2025

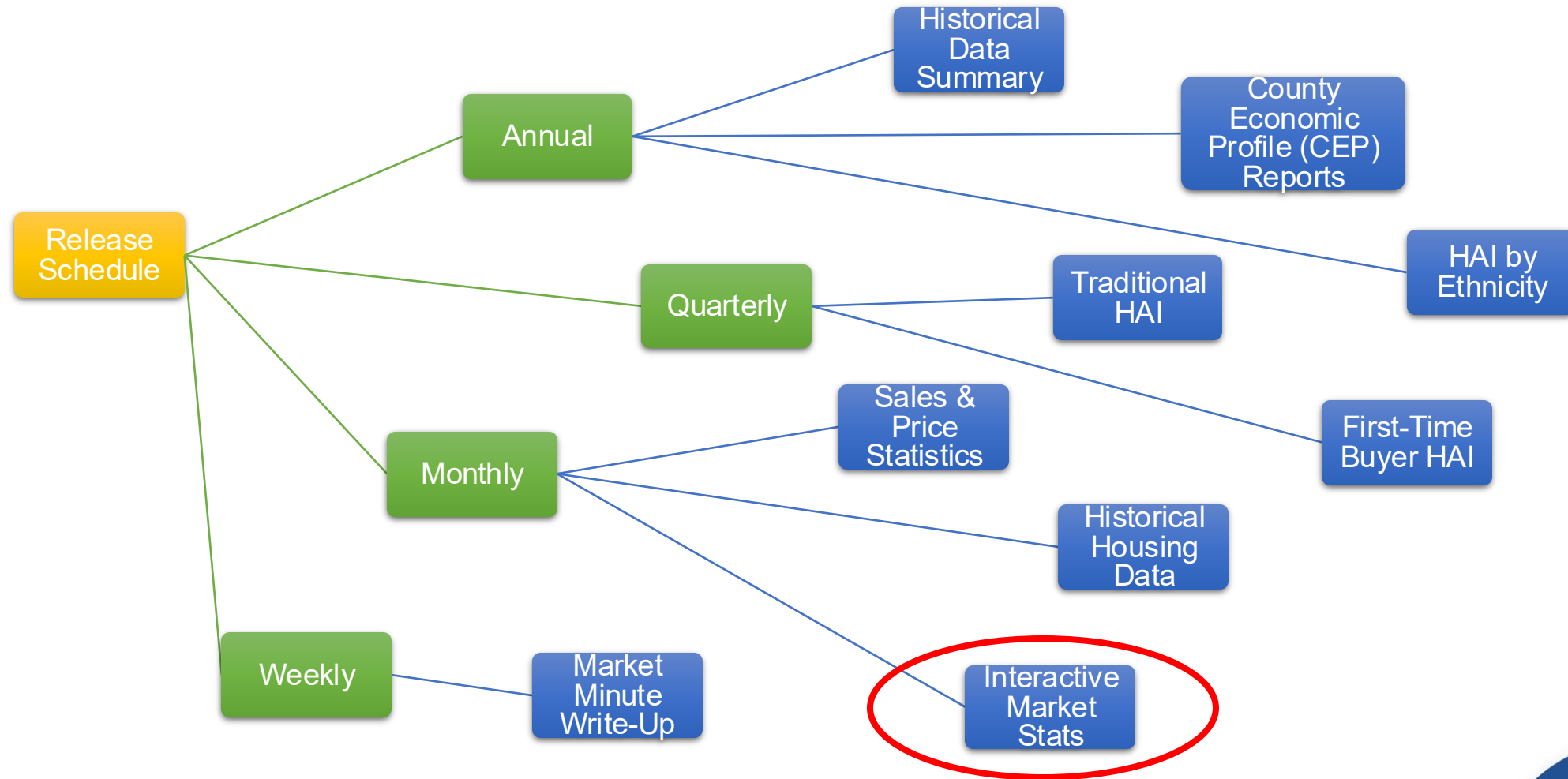
Guillermo Flores
Senior Research Analyst

Overview



- Who is the Research & Economics team at C.A.R.?
- How do they help me in my day-to-day business?
- What are some of the latest market trends?
- Where can I find more of these market data stats and resources?
- Can you give some sample scenarios on how I could use these resources?

California Housing Market Statistics



California Housing Market Snapshot

June 2025

264,260 | **Existing Home Sales**
-0.3% YTY **+0.2% YTD** **% change**



**Median
Sales Price**

\$899,560
-0.1% Y2Y



**Unsold
Inventory Index**

3.8 months
+26.7% Y2Y



**Median
Days on Market**

24 days
+33.3% Y2Y

[TRANSACTION CENTER](#)[LEARN & THRIVE](#)[INDUSTRY 360°](#)[YOUR C.A.R.](#)[SIGN IN](#)[SEARCH](#)[MARKET DATA](#)[MLS / PROFESSIONAL STANDARDS](#)[POLITICAL ADVOCACY](#)[CLOSE](#)[SUPPORT](#)

Market Data

Be trendy -- stay current with our latest market forecasts and data analyses.

[VIEW MORE](#)

Housing Market Forecast

The latest housing market forecast and projection to what lays ahead.

Data & Statistics

View the latest sales and price numbers. Find out where sales will be in upcoming months.

Housing Matters Podcast

Your housing hub for market analysis, economic trends, and housing news.

Real Quick

Watch our C.A.R. economists provide updates on the latest housing market data and happenings... quickly!

Market Minute Write-Up

Get a roundup of weekly economic and market news that matters to real estate and your business.

Interactive Market Stats

Gain insights through interactive dashboards and downloadable infographic reports.

[Shareable Reports](#)[Interactive Dashboards](#)

Speeches & Presentations

Catch up with the latest outreaches and webinars by the Research and Economics team.

Surveys & Reports

C.A.R. conducts survey research with members and consumers on a regular basis to get a better understanding of the housing market and the real estate industry.

Kern County

Step 1: Define Buyer's Profile

Select County of Residence

Kern

Select Annual Household Income

\$180,000

Select Desired Downpayment (% of Purchase Price)

3.5%5.0%10.0%20.0%

Select Desired Monthly Payment (% of Income)

Low (30%)Medium (35%)High (40%)

Step 2: Toggle Interest Rate for Buyer Impacts

Select Rate for Purchasing Power & Inventory Below Cutoff

3.0%3.5%4.0%4.5%5.0%5.5%6.0%6.5%7.0%7.5%8.0%8.5%9.0%9.5%10.0%

Impact on Homebuyer's Purchasing Power

\$6,000

Target Monthly Payment (PITI)

\$838,616

Price Cutoff At Selected Rate

\$41,931

Downpayment Amount

Impact on Number of Listings Below Cutoff

Jun-25

Listings As Of Month

1,520

Listings At/Below Price Cutoff

94%

Share At/Below Price Cutoff

Active Listings by City

City	Active Listings
Bakersfield	986
California City	133
Ridgecrest	104
Tehachapi	85
Rosamond	67
Lake Isabella	31
Wofford Heights	23
Mojave	18
Kernville	15
Pine Mountain	12
Boron	9
Inyokern	8

Share of Active Listings by Property Type

Property Type	Share
Condo	0%
Single-Family	100%

Share of Active Listings by # of Bedrooms

# of Bedrooms	Share
1	11%
2	46%
3	34%
4	7%
5	2%

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Kern County - Bakersfield

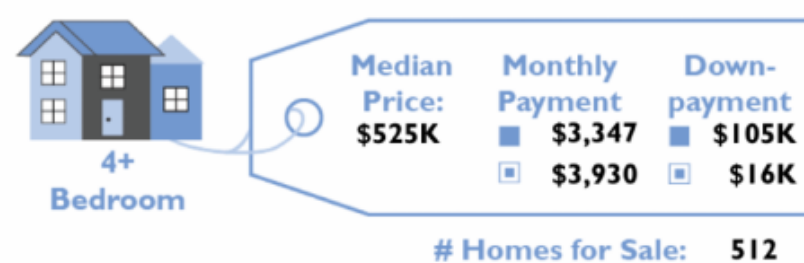
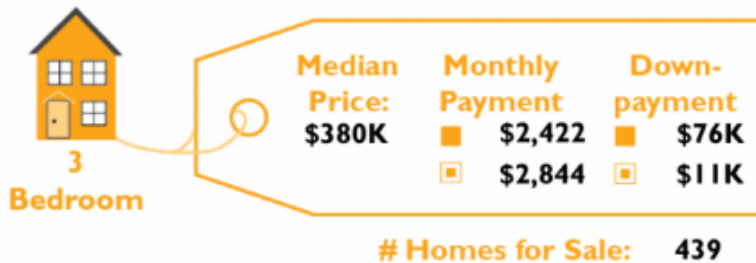
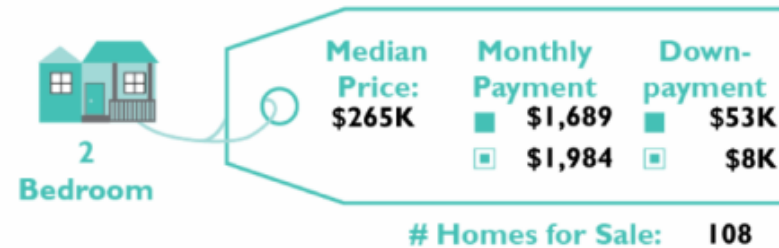
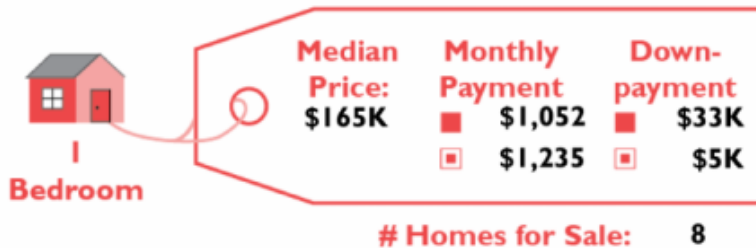


Buyer's Guide to Bakersfield, CA June 2025



■ with 20% down
■ with 3% down

Current Interest Rate: 6.82% Last Month's Interest Rate: 6.82% Last Year's Interest Rate: 6.92%



Kern County - Bakersfield

monthly
market
report
June
2025

Bakersfield, California

Median Price



% Change
from Last Year +9.3%

Home Sales



% Change
from Last Year -4.4%

Active Listings



% Change
from Last Year +39.0%

Market Competition

Median
Days on
Market

22

Sales to
List Price %

100.0%

% of Active
Listings with
Reduced Prices

39.0%



Sacramento County

Step 1: Define Buyer's Profile

Select County of Residence

Sacramento

Select Annual Household Income

\$240,000

Select Desired Downpayment (% of Purchase Price)

3.5%

5.0%

10.0%

20.0%

Select Desired Monthly Payment (% of Income)

Low (30%)

Medium (35%)

High (40%)

Step 2: Toggle Interest Rate for Buyer Impacts

Select Rate for Purchasing Power & Inventory Below Cutoff

3.0%

3.5%

4.0%

4.5%

5.0%

5.5%

6.0%

6.5%

7.0%

7.5%

8.0%

8.5%

9.0%

9.5%

10.0%

Impact on Homebuyer's Purchasing Power

\$8,000

Target Monthly Payment (PITI)

\$1,118,155

Price Cutoff At Selected Rate

\$55,908

Downpayment Amount

Impact on Number of Listings Below Cutoff

Jun-25

Listings As Of Month

2,564

Listings At/Below Price Cutoff

93%

Share At/Below Price Cutoff

Active Listings by City

City	Active Listings
Sacramento	1,208
Elk Grove	320
Rancho Cordova	200
Folsom	137
Citrus Heights	133
Carmichael	117
Fair Oaks	101
Antelope	68
Galt	67
Rancho Murieta	42
Orangevale	41
North Highlands	34

Share of Active Listings by Property Type

Property Type	Share
Condo	0%
Single-Family	100%

Share of Active Listings by # of Bedrooms

# of Bedrooms	Share
1	17%
2	44%
3	30%
4	7%
5	2%

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Sacramento County - Sacramento



Buyer's Guide to Sacramento, CA June 2025



■ with 20% down
■ with 3% down

Current Interest Rate: 6.82%

Last Month's Interest Rate: 6.82%

Last Year's Interest Rate: 6.92%



1
Bedroom

Median Price:	Monthly Payment	Down-payment
\$235K	■ \$1,498	■ \$47K
	■ \$1,759	■ \$7K

Homes for Sale: 50



2
Bedroom

Median Price:	Monthly Payment	Down-payment
\$370K	■ \$2,359	■ \$74K
	■ \$2,769	■ \$11K

Homes for Sale: 273



3
Bedroom

Median Price:	Monthly Payment	Down-payment
\$490K	■ \$3,124	■ \$98K
	■ \$3,668	■ \$15K

Homes for Sale: 572



4+
Bedroom

Median Price:	Monthly Payment	Down-payment
\$609K	■ \$3,882	■ \$122K
	■ \$4,558	■ \$18K

Homes for Sale: 387

Sacramento County - Sacramento

monthly
market
report
June
2025

Sacramento, California

Median Price

\$499K

% Change
from Last Year -4.0%

Home Sales

422

% Change
from Last Year +7.7%

Active Listings

1,022

% Change
from Last Year +52.1%

Market Competition

Median
Days on
Market

21

Sales to
List Price %

100.0%

% of Active
Listings with
Reduced Prices

42.3%



San Diego County

Step 1: Define Buyer's Profile

Select County of Residence

San Diego

Select Annual Household Income

\$260,000

Select Desired Downpayment (% of Purchase Price)

3.5%5.0%10.0%20.0%

Select Desired Monthly Payment (% of Income)

Low (30%)Medium (35%)High (40%)

Step 2: Toggle Interest Rate for Buyer Impacts

Select Rate for Purchasing Power & Inventory Below Cutoff

3.0%3.5%4.0%4.5%5.0%5.5%6.0%6.5%7.0%7.5%8.0%8.5%9.0%9.5%10.0%

Impact on Homebuyer's Purchasing Power

\$8,667

Target Monthly Payment (PITI)

\$1,211,334

Price Cutoff At Selected Rate

\$60,567

Downpayment Amount

Impact on Number of Listings Below Cutoff

Jun-25

Listings As Of Month

3,743

Listings At/Below Price Cutoff

62%

Share At/Below Price Cutoff

Active Listings by City

City	Active Listings
San Diego	1.5K
Oceanside	0.3K
Chula Vista	0.2K
Escondido	0.2K
El Cajon	0.2K
San Marcos	0.1K
Fallbrook	0.1K
Vista	0.1K
Santee	0.1K
Carlsbad	0.1K
Spring Valley	0.1K
Ramona	0.1K

Share of Active Listings by Property Type

Property Type	Share
Condo	45%
Single-Family	55%

Share of Active Listings by # of Bedrooms

# of Bedrooms	Share
1	12%
2	35%
3	33%
4	17%
5	3%

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San Diego County – Chula Vista

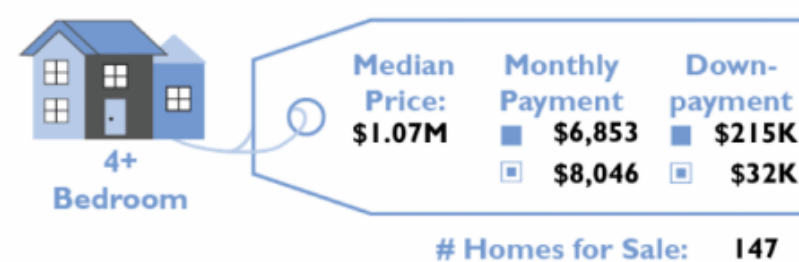
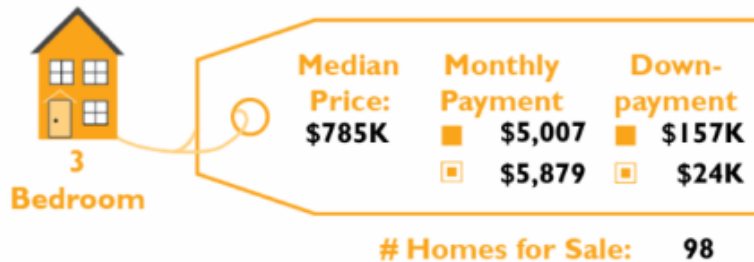
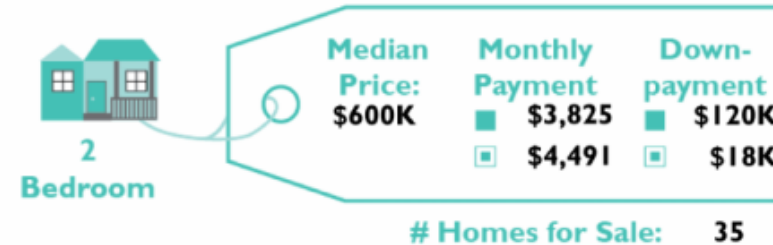
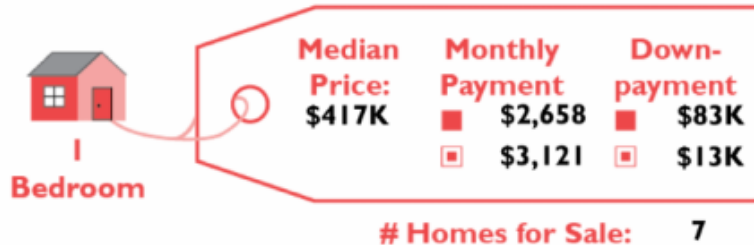


Buyer's Guide to Chula Vista, CA June 2025



■ with 20% down
■ with 3% down

Current Interest Rate: 6.82% Last Month's Interest Rate: 6.82% Last Year's Interest Rate: 6.92%



San Diego County – Chula Vista

monthly
market
report
June
2025

Chula Vista, California

Median Price

\$912K

% Change
from Last Year -1.4%

Home Sales

81

% Change
from Last Year +11.0%

Active Listings

165

% Change
from Last Year +71.9%

Market Competition

Median
Days on
Market

21

Sales to
List Price %

100.1%

% of Active
Listings with
Reduced Prices

41.2%



Key Takeaways



- Annual, quarterly, monthly & weekly market stats & reports
- Interactive reports: Purchasing Power Calculator
- Shareable reports: Housing Market Overview, Buyer's Guide, etc.
- Use these resources in your sphere of influence and be the market expert for your clients
- Become the one-stop shop!

Thank you!!

guillermof@car.org

California Housing Finance Agency (CalHFA)





CALHFA PROGRAMS

www.calhfa.ca.gov

Main: 916.326.8000 | Single Family: 916.326.8033 | LenderTraining@calhfa.ca.gov

VISION | All Californians living in homes they can afford.

MISSION | Investing in diverse communities with financing programs that help more Californians have a place to call home.

The California Housing Finance Agency has provided special financing and down payment assistance to help low to moderate income California families achieve homeownership since 1975.

Programs are administered at no cost to taxpayers. All loans must comply with established federal and state laws, as well as CalHFA guidelines.



CALHFA PROGRAMS



- MyHome – 3 -3.5% for Down Payment/Closing Costs
 - 1% Simple Interest
- MyAccess – 2.5% for Down Payment/Closing Costs
 - 1% Simple Interest
- Zip – 2-3% for Closing Costs Only
 - Zero Interest



CALHFA PROGRAM OPTIONS



1 st Lien	2 nd Lien	3 rd Lien
CalHFA Conv/FHA	MyHome	
CalPlus Access Conv/FHA	MyHome	MyAccess
CalPlus Zip Conv/FHA	MyHome	Zip

CALHFA PROGRAMS



- VA Available
 - Use MyHome for Closing Costs
- USDA Available
 - Use MyHome for Closing Costs



BORROWER ELIGIBILITY



- **Minimum Credit Score**
 - 640 for Government loans
 - 680 for Conventional loans
- **First Time Homebuyer Requirement**
- **Homebuyer Education Required**
- **Single Family One Unit Residence**
 - Owner Occupied Only
 - 1 Year Home Warranty Required
- **Income Limits**



INCOME LIMITS

- Kern County - \$185,000
- Los Angeles County - \$211,000
- Riverside/San Bernadino County - \$205,000
- Sacramento - \$239,000
- San Diego County - \$258,000

- 6.18.2025



RESOURCES



CalHFA Website

www.calhfa.ca.gov

www.calhfa.ca.gov/buildingblackwealth

Real Estate Agent page – Including “Find A Loan Officer”

<https://www.calhfa.ca.gov/homeownership/realestate.htm>

Income Limits

<https://www.calhfa.ca.gov/homeownership/limits/index.htm>



THANK YOU

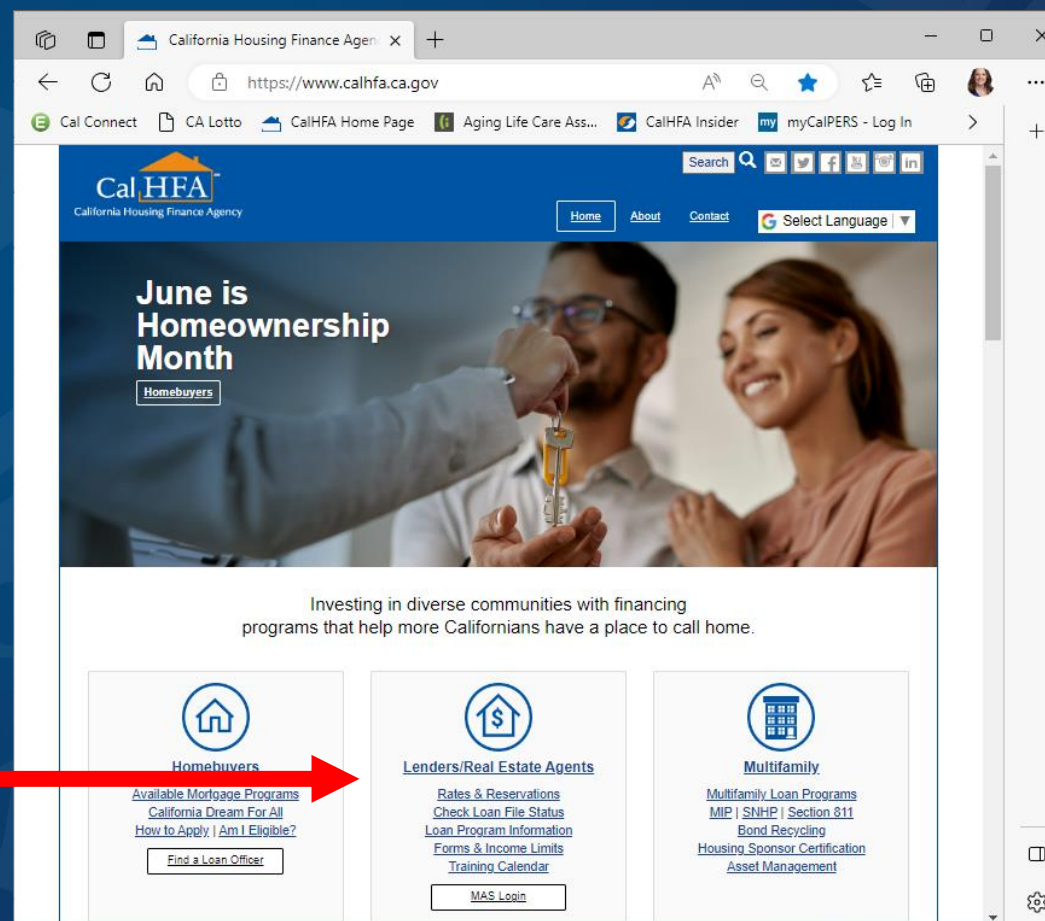


For additional information and to find a Loan Officer near you:

www.CalHFA.ca.gov

Click on Lenders/Real Estate Agents
Find a Loan Officer

Molly K. Ellis
Training & Outreach Manager
mellis@calhfa.ca.gov
916.326.8680



CalHFA Program Training

Next Webinars



July 29 - FindDownPayment.car.org & GSFA
REGISTER HERE

July 31 - Follow-Up Lending & DPA
Open Questions
REGISTER HERE



CALIFORNIA ASSOCIATION OF REALTORS®
Transaction Rescue™

Lender Samples & Discussion / Questions



4 - Key Considerations for All Transactions

- **Communication & Timing**

- Loan Expectations
- Preferred Method
- Availability of Funds

- **Loan Pre-Approval**

- Early
- DPA
- Underwritten

- **Credit**

- Initial Review
- Do's & Don't
- Final Review

- **Property Type**

- Insurance
- HOA
- Property Condition
- Occupancy



MORTGAGE.CAR.ORG



FINDDOWNPAYMENT.CAR.ORG



Transaction Rescue™

CALIFORNIA ASSOCIATION OF REALTORS®

Your lifeline to the lending community is a free member benefit! We provide assistance with finding a lender, loan qualifications, underwriting, short sales and more. Give us a call on the FREE helpline at (213) 739-8383, email us at TransactionRescue@car.org

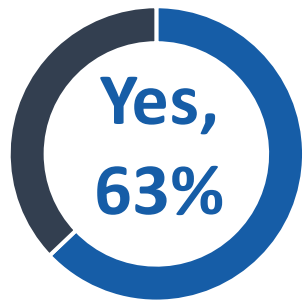
DOWN PAYMENT RESOURCE DIRECTORY

Quickly search and identify over 400+ available down payment assistance programs in your client's target area with our Down Payment Resource Directory.



Did you know?

63% of consumers would start searching for a home if they knew they could qualify for a low-down payment



If you knew you could qualify for a mortgage with a much lower down payment, would you start to look for a house?

(n=1,008)

Source: 2019 C.A.R. Consumer Survey

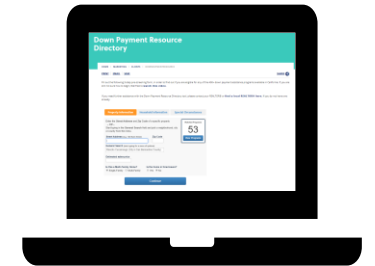


C.A.R.'s Down Payment Resource Directory

<http://FindDownPayment.car.org>

Within the C.A.R Tool, you can find:

- **Participating Lenders**
- **Program Guide/Flyer**
- **Filters/Guidelines:**
 - Special Groups (Teachers, Protectors, etc.)
 - Eligible Properties
 - Maximum Sales Price
 - Eligible Borrowers
 - Maximum Household Income
 - Loan Terms
- **Benefits**
- **Latest Updates**



Get Down Payment Assistance

Lending Terms /Abbreviations

- **AUS – Automated Underwriting System**
- **LPA – Loan Prospect Advisor (previously – Loan Prospector LP) (Freddie)**
- **DU – Desktop Underwriter (Fannie)**
- **GUS – Government Underwriting System**
- **FICO – Fair Isaac Company (Loan Scoring Model Used By a Majority of Lenders / Investors)**
- **DPA – Down Payment Assistance**
- **MI – Mortgage Insurance**
 - **UFMIP - Up-Front Mortgage Insurance (FHA Loans)**
 - **MMI – Monthly Mortgage Insurance (FHA Loans)**
 - **PMI – Private Mortgage Insurance (Conventional Loans) - LPMI – Lender Paid Mortgage Insurance**
- **OO - Owner Occupied Borrower / Co-Borrower**
- **NOO – Non-Owner-Occupied Borrower / Co-Borrower**
- **FTHB – First Time Home Buyer**
- **CalHFA – California Housing Finance Agency**
- **GSFA – Golden State Finance Authority (Platinum)**
- **Flipping – Selling within 3 months, with large value increase, may trigger Lender RED Flags**
- **Calculations**
 - **DTI – Debt to Income LTV – Loan to Value and Combined Loan to Value (CLTV)**
 - **PITIA w/MI – Principal, Interest, Taxes, (Hazard) Insurance, Association Fees, and Mortgage Insurance**

REALTOR® Resource: Financial Literacy Tool

C.A.R.'s Down Payment Resources Directory

[HOME](#)
[MARKETING](#)
[CLIENTS](#)
[DOWNPAYMENTRESOURCE](#)

[PRINT](#)
[EMAIL](#)
[SAVE](#)

[SHARE](#)

Fill out the following 3-step pre-screening form, in order to find out if you are eligible for any of the 400+ down payment assistance programs available in California. If you are still not sure how to begin, feel free to [watch this video](#).

If you need further assistance with the Down Payment Resource Directory tool, please contact your REALTOR® or [find a local REALTOR® here](#), if you do not have one already.

Property Information

Household Information

Special Circumstances

Enter the Street Address and Zip Code of a specific property
- OR -
Start typing in the General Search field and pick a neighborhood, city or county from the menu.

Street Address (e.g. 123 Main Street)

Zip Code

General Search (start typing for a menu of options)

Rancho Cucamonga (City in San Bernardino County)

Estimated sales price

Is this a Multi-Family Home?

☐ Single-Family
 ☐ Multi-Family

Is the home in foreclosure?

☐ Yes
 ☒ No

Matched Programs

53

View Programs

Continue

FILTERS AVAILABLE

Property Information

Household Information

Special Circumstances

General Search - City, County, Town, etc.

Actual Property

Sales Price

Currently Own a Home

Household Income

Veteran

Educator

Law Enforcement

Firefighter

Healthcare

Disability

Military

Energy Efficient

Steps with CalHFA

Step 1 – See If You Are Eligible.

[Eligibility Calculator](#)

Step 2 – Get Pre-Qualified

Find a Preferred Loan Officer

[Preferred Loan Officers](#)

Step 3 – Take Homebuyer Education

[ONLINE eHome's eight-hour Home-buyer Education](#)

[IN-PERSON NeighborWorks America or HUD-Approved Housing Counseling Agency](#)

Step 4 – Start looking for a home

Talk to a local Realtor to guide you through this process

Info with GSFA

We Allow:

Condos

PUDS

1-4 unit

Manufactured Home Primary Residences

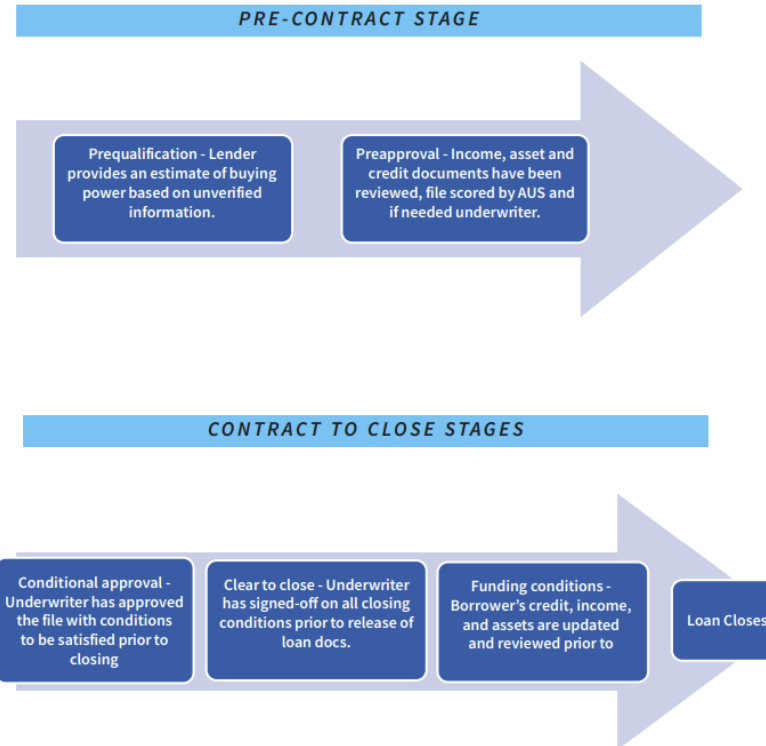
Minimum credit score of 620

Find a Participating Lender:

<http://gsfahome.org/programs/platinum/lenders.aspx>

REALTOR® Resource: Financial Literacy Tool

Loan Approval and Closing Steps



Remember, loan approval is a dynamic, ongoing process that takes place up to and including the closing date! **Help your buyer stay mortgage-ready through the entire process!**

2025 Conforming & High Balance Loan Limits by County for Freddie & Fannie

(As of 1/01/2025)

The Federal Housing Finance Agency's (FHFA) announcement to increase the 2025 conforming loan limits for mortgages acquired by Fannie Mae & Freddie Mac to **\$806,500** on one-unit properties and a cap of **\$1,209,750** in high-cost areas. The previous loan limits were \$766,550 and \$1,149,825, respectively. Higher Loan Limits = More Properties Available to Entry Level Buyers

- **Loan Limit Counties**
- **\$1,209,750** – Alameda, Contra Costa, Los Angeles, Marin, Orange, San Benito, Santa Clara, Santa Cruz, San Mateo
- **\$806,500** > San Diego, Ventura, Santa Barbara, San Luis Obispo, Monterey
- **< 1,209,750** Napa, Sonoma, Yolo
- **\$806,500 – All Remaining Counties for FHLMC/FNMA, FHA are less.**
- Link to Freddie Mac (FHLMC) / Fannie Mae (FNMA) 2025 Loan Limits
 - <https://www.fhfa.gov/DataTools/Tools/Pages/Conforming-Loan-Limit-Map.aspx>
 - Link to FHA Loan Limits just changed on the 15th of November for **2025 Limits – Conforming \$1,209,750 max, (for single unit) less in**



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• <https://entp.hud.gov/idapp/html/hicost1.cfm>

REALTOR® Resource: A field guide to identifying “Mortgage-Ready” buyers

	Get answers to these questions from your buyers:	Yes	No
1	Do you have income sources that can be documented with current pay checks, bank statements, W2s and tax returns?		
3	Has it been at least two years since you discharged debts in bankruptcy or three years since a home you owned was foreclosed?		
4	Do you have access to down payment money from sources that can be verified and documented?		
5	Do you have at least two or three open credit accounts in good standing?		
6	Are you a US citizen, permanent resident or do you have a current work authorization card?		

If the response to these question is “yes”, send your buyer to your lender partner for pre-approval. If the answer is “no”, send them to a trusted housing or credit counselor referral partner and stay in touch with them as they resolve their issues.

Qualified Mortgage (QM) Loans

- Government Loans
 - FHA – 3.5% down
 - VA – 0% down
 - USDA – 0% down
- Conventional Loans
 - Conforming Loans (Fannie Mae & Freddie Mac)
 - Low Down Payment Loans (3% & 5% Down)
 - Fannie Mae Home Ready
 - Freddie Mac Home Possible & Home One
 - Down Payment Assistance 1st TD Loans – Backed by State & Local Housing Finance Groups (w/CalHFA & GSFA 2nd TD's)
- High Balance & Jumbo Loans

CalHFA San Diego & Los Angeles Examples FHA

Sale Price	\$830,000
Loan Amount	\$814,966
Loan Costs + Taxes & Other Govt Fees + Other	\$36,121
Prepays and Escrow	\$9,272
Closing Costs Financed	-\$14,016
Net Closing Costs	\$31,377
Down Payment	\$29,050
Deposit	\$0
Seller Credits	\$0
Adjustments & Other Credits	-\$29,050
Approximate Cash to Close	\$31,377
Interest Rate	6.375%
APR	7.569%
Principal and Interest (P&I)	\$5,084.33
Homeowner's Insurance	\$150
Mortgage Insurance	\$498
Property Taxes	\$865

Approximate Total Payment

\$6,597.33

COMMENTS:
NO ZIP

Sale Price	\$830,000
Loan Amount	\$814,966
Loan Costs + Taxes & Other Govt Fees + Other	\$36,121
Prepays and Escrow	\$9,523
Closing Costs Financed	-\$14,016
Net Closing Costs	\$31,628
Down Payment	\$29,050
Deposit	\$0
Seller Credits	\$0
Adjustments & Other Credits	-\$45,349
Approximate Cash to Close	\$15,329
Interest Rate	7.125%
APR	8.357%
Principal and Interest (P&I)	\$5,490.58
Homeowner's Insurance	\$150
Mortgage Insurance	\$498
Property Taxes	\$865

Approximate Total Payment

\$7,003.58

COMMENTS:
WITH 2% ZIP

Sale Price	\$830,000
Loan Amount	\$814,966
Loan Costs + Taxes & Other Govt Fees + Other	\$36,121
Prepays and Escrow	\$9,733
Closing Costs Financed	-\$14,016
Net Closing Costs	\$31,838
Down Payment	\$29,050
Deposit	\$0
Seller Credits	\$0
Adjustments & Other Credits	-\$53,499
Approximate Cash to Close	\$7,389
Interest Rate	7.75%
APR	9.003%
Principal and Interest (P&I)	\$5,838.52
Homeowner's Insurance	\$150
Mortgage Insurance	\$498
Property Taxes	\$865

Approximate Total Payment

\$7,351.52

COMMENTS:
WITH 3% ZIP

CalHFA Sacramento & Kern County Examples FHA

Sale Price	\$500,000
Loan Amount	\$490,943
Loan Costs + Taxes & Other Govt Fees + Other	\$24,975
Prepays and Escrow	\$6,361
Closing Costs Financed	-\$8,443
Net Closing Costs	\$22,893
Down Payment	\$17,500
Deposit	\$0
Seller Credits	\$0
Adjustments & Other Credits	-\$17,500
Approximate Cash to Close	\$22,893
Interest Rate	6.375%
APR	7.419%
Principal and Interest (P&I)	\$3,062.85
Homeowner's Insurance	\$150
Mortgage Insurance	\$220
Property Taxes	\$521

Approximate Total Payment

\$3,953.85

COMMENTS:

NO ZIP

Sale Price	\$500,000
Loan Amount	\$490,943
Loan Costs + Taxes & Other Govt Fees + Other	\$24,975
Prepays and Escrow	\$6,512
Closing Costs Financed	-\$8,443
Net Closing Costs	\$23,044
Down Payment	\$17,500
Deposit	\$0
Seller Credits	\$0
Adjustments & Other Credits	-\$27,319
Approximate Cash to Close	\$13,225
Interest Rate	7.125%
APR	8.196%
Principal and Interest (P&I)	\$3,307.57
Homeowner's Insurance	\$150
Mortgage Insurance	\$220
Property Taxes	\$521

Approximate Total Payment

\$4,198.57

COMMENTS:

WITH 2% ZIP

Sale Price	\$500,000
Loan Amount	\$490,943
Loan Costs + Taxes & Other Govt Fees + Other	\$24,975
Prepays and Escrow	\$6,639
Closing Costs Financed	-\$8,443
Net Closing Costs	\$23,171
Down Payment	\$17,500
Deposit	\$0
Seller Credits	\$0
Adjustments & Other Credits	-\$32,228
Approximate Cash to Close	\$8,443
Interest Rate	7.75%
APR	8.844%
Principal and Interest (P&I)	\$3,517.18
Homeowner's Insurance	\$150
Mortgage Insurance	\$220
Property Taxes	\$521

Approximate Total Payment

\$4,408.18

COMMENTS:

WITH 3% ZIP

CalHFA San Diego & Los Angeles Examples CONVENTIONAL

Sale Price	\$830,000
Loan Amount	\$805,100
<hr/>	
Loan Costs + Taxes & Other Govt Fees + Other	\$22,176
Prepays and Escrow	\$9,370
Closing Costs Financed	\$0
Net Closing Costs	\$31,546
Down Payment	\$24,900
Deposit	\$0
Seller Credits	\$0
Adjustments & Other Credits	-\$24,900
Approximate Cash to Close	\$31,546
<hr/>	
Interest Rate	6.75%
APR	7.438%
<hr/>	
Principal and Interest (P&I)	\$5,221.86
Homeowner's Insurance	\$150
Mortgage Insurance	\$288
Property Taxes	\$865

Approximate Total Payment

\$6,524.86

COMMENTS:
NO ZIP

Sale Price	\$830,000
Loan Amount	\$805,100
<hr/>	
Loan Costs + Taxes & Other Govt Fees + Other	\$22,176
Prepays and Escrow	\$9,536
Closing Costs Financed	\$0
Net Closing Costs	\$31,712
Down Payment	\$24,900
Deposit	\$0
Seller Credits	\$0
Adjustments & Other Credits	-\$41,002
Approximate Cash to Close	\$15,610
<hr/>	
Interest Rate	7.25%
APR	7.945%
<hr/>	
Principal and Interest (P&I)	\$5,492.20
Homeowner's Insurance	\$150
Mortgage Insurance	\$288
Property Taxes	\$865

Approximate Total Payment

\$6,795.20

COMMENTS:
WITH 2% ZIP

Sale Price	\$830,000
Loan Amount	\$805,100
<hr/>	
Loan Costs + Taxes & Other Govt Fees + Other	\$22,176
Prepays and Escrow	\$9,660
Closing Costs Financed	\$0
Net Closing Costs	\$31,836
Down Payment	\$24,900
Deposit	\$0
Seller Credits	\$0
Adjustments & Other Credits	-\$49,053
Approximate Cash to Close	\$7,683
<hr/>	
Interest Rate	7.625%
APR	8.326%
<hr/>	
Principal and Interest (P&I)	\$5,698.45
Homeowner's Insurance	\$150
Mortgage Insurance	\$288
Property Taxes	\$865

Approximate Total Payment

\$7,001.45

COMMENTS:
WITH 3% ZIP

CalHFA Sacramento & Kern County Examples CONVENTIONAL

Sale Price	\$500,000
Loan Amount	\$485,000
<hr/>	
Loan Costs + Taxes & Other Govt Fees + Other	\$16,575
Prepays and Escrow	\$6,420
Closing Costs Financed	\$0
Net Closing Costs	\$22,995
Down Payment	\$15,000
Deposit	\$0
Seller Credits	\$0
Adjustments & Other Credits	-\$15,000
Approximate Cash to Close	\$22,995
<hr/>	
Interest Rate	6.75%
APR	7.482%
<hr/>	
Principal and Interest (P&I)	\$3,145.70
Homeowner's Insurance	\$150
Mortgage Insurance	\$288
Property Taxes	\$521

Approximate Total Payment

\$4,104.70

COMMENTS:

NO ZIP

Sale Price	\$500,000
Loan Amount	\$485,000
<hr/>	
Loan Costs + Taxes & Other Govt Fees + Other	\$16,575
Prepays and Escrow	\$6,520
Closing Costs Financed	\$0
Net Closing Costs	\$23,095
Down Payment	\$15,000
Deposit	\$0
Seller Credits	\$0
Adjustments & Other Credits	-\$24,700
Approximate Cash to Close	\$13,395
<hr/>	
Interest Rate	7.25%
APR	7.991%
<hr/>	
Principal and Interest (P&I)	\$3,308.55
Homeowner's Insurance	\$150
Mortgage Insurance	\$288
Property Taxes	\$521

Approximate Total Payment

\$4,267.55

COMMENTS:

WITH 2% ZIP

Sale Price	\$500,000
Loan Amount	\$485,000
<hr/>	
Loan Costs + Taxes & Other Govt Fees + Other	\$16,575
Prepays and Escrow	\$6,595
Closing Costs Financed	\$0
Net Closing Costs	\$23,170
Down Payment	\$15,000
Deposit	\$0
Seller Credits	\$0
Adjustments & Other Credits	-\$29,550
Approximate Cash to Close	\$8,620
<hr/>	
Interest Rate	7.625%
APR	8.373%
<hr/>	
Principal and Interest (P&I)	\$3,432.80
Homeowner's Insurance	\$150
Mortgage Insurance	\$288
Property Taxes	\$521

Approximate Total Payment

\$4,391.80

COMMENTS:

WITH 3% ZIP

CalHFA San Diego & Los Angeles Examples VA and USDA

Sale Price	\$800,000
Loan Amount	\$817,200
<hr/>	
Loan Costs + Taxes & Other Govt Fees + Other	\$33,459
Prepays and Escrow	\$9,091
Closing Costs Financed	-\$17,200
Net Closing Costs	\$25,350
Down Payment	\$0
Deposit	\$0
Seller Credits	\$0
Adjustments & Other Credits	-\$24,000
Approximate Cash to Close	\$1,350
<hr/>	
Interest Rate	6.375%
APR	6.768%
<hr/>	
Principal and Interest (P&I)	\$5,098.26
Homeowner's Insurance	\$150
Mortgage Insurance	\$0
Property Taxes	\$833

Approximate Total Payment

\$6,081.26

Sale Price	\$800,000
Loan Amount	\$808,080
<hr/>	
Loan Costs + Taxes & Other Govt Fees + Other	\$30,334
Prepays and Escrow	\$9,067
Closing Costs Financed	-\$8,081
Net Closing Costs	\$31,320
Down Payment	\$0
Deposit	\$0
Seller Credits	\$0
Adjustments & Other Credits	-\$24,000
Approximate Cash to Close	\$7,320
<hr/>	
Interest Rate	6.375%
APR	7.093%
<hr/>	
Principal and Interest (P&I)	\$5,041.37
Homeowner's Insurance	\$150
Mortgage Insurance	\$234
Property Taxes	\$833

Approximate Total Payment

\$6,258.37

CalHFA Sacramento & Kern County Examples VA and USDA

Sale Price	\$500,000
Loan Amount	\$510,750
<hr/>	
Loan Costs + Taxes & Other Govt Fees + Other	\$23,945
Prepays and Escrow	\$6,413
Closing Costs Financed	-\$10,750
Net Closing Costs	\$19,608
Down Payment	\$0
Deposit	\$0
Seller Credits	\$0
Adjustments & Other Credits	-\$15,000
Approximate Cash to Close	\$4,608
<hr/>	
Interest Rate	6.375%
APR	6.806%
<hr/>	
Principal and Interest (P&I)	\$3,186.42
Homeowner's Insurance	\$150
Mortgage Insurance	\$0
Property Taxes	\$521

Approximate Total Payment

\$3,857.42

Sale Price	\$500,000
Loan Amount	\$505,050
<hr/>	
Loan Costs + Taxes & Other Govt Fees + Other	\$22,001
Prepays and Escrow	\$6,398
Closing Costs Financed	-\$5,051
Net Closing Costs	\$23,348
Down Payment	\$0
Deposit	\$0
Seller Credits	\$0
Adjustments & Other Credits	-\$15,000
Approximate Cash to Close	\$8,348
<hr/>	
Interest Rate	6.375%
APR	7.133%
<hr/>	
Principal and Interest (P&I)	\$3,150.86
Homeowner's Insurance	\$150
Mortgage Insurance	\$147
Property Taxes	\$521

Approximate Total Payment

\$3,968.86

Cal HFA programs for conventional & FHA My Home, zip 2 & 3

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Cal HFA Programs for VA & USDA

[illegible]

TransactionRescue@car.org

<https://Mortgage.car.org>

Transaction Rescue Webinars

<https://www.car.org/FinWebinars>

STEPS Towards Homeownership

<https://on.car.org/steps>

STEPS Towards Homeownership – Home Buyer Education Workshops

<https://on.car.org/stepshomebuyer>

Insurance Helpline

<https://www.car.org/-/Home/helplines/insurance>



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IN NEED OF SOME DIRECTION TO NAVIGATE HOMEOWNERS INSURANCE?

CONTACT C.A.R.'S HOMEOWNERS
INSURANCE HELPLINE

SUBMIT AN
INQUIRY

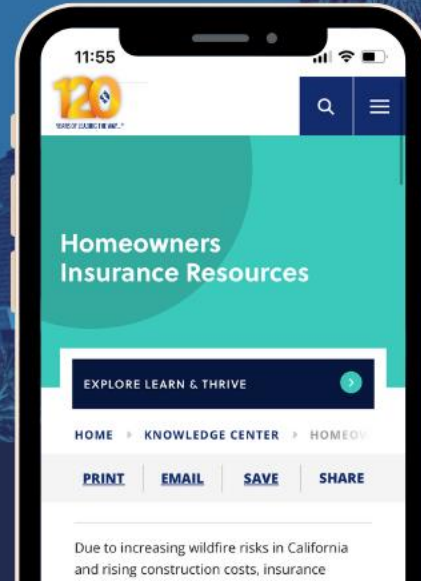
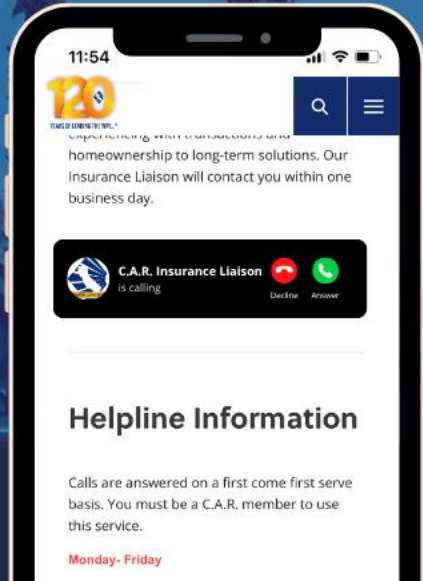
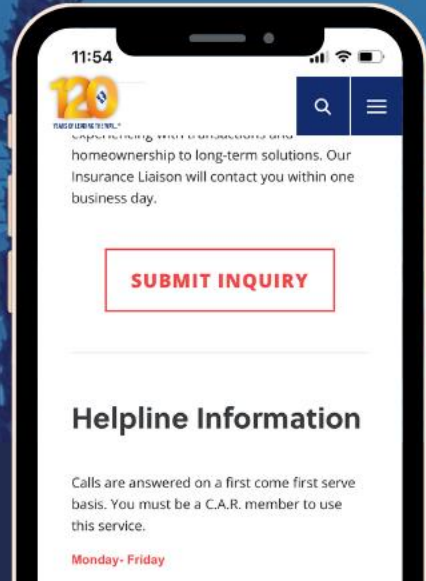


GET NEEDED
DIRECTION



SHARE WITH
YOUR CLIENTS.

SUBMIT AN
INQUIRY:



on.car.org/insurancehelpline

A faded, grayscale background image of a modern two-story house with a gabled roof, multiple windows with shutters, and a two-car garage. The house is centered in the frame.

Questions



Survey for Transaction Rescue Webinar

7-24-25



Your Feedback is Critical

https://car.qualtrics.com/jfe/form/SV_51quzEvLTwSXuBg



Thank you!!

TransactionRescue@car.org

<http://Mortgage.car.org>