



# Attention First-Time Homebuyers: No Money for Down Payment? No Problem!

The County of Orange **Mortgage Assistance Program (MAP)** provides up to \$40,000 in down payment assistance!

- Mortgage assistance up to \$40,000 for first-time homebuyers;
- Assistance is in the form of silent second mortgage loan program; principal and interest payments deferred for term of loan;
- Borrowers must qualify for and obtain first mortgage loan from a participating lender;
- Now available for properties located in County of Orange unincorporated areas or the cities of: Aliso Viejo, Brea, Cypress, Dana Point, La Palma, Laguna Beach, Laguna Hills, Laguna Woods, Los Alamitos, Placentia, Seal Beach, Stanton, and Villa Park;
- Homebuyer education is required; and
- Family income limits apply.

Household Size	1	2	3	4	5	6	7	8
Income Limits	\$53,950	\$61,650	\$69,350	\$77,050	\$83,250	\$89,400	\$95,550	\$101,750

(Effective 2014)

Example of how the downpayment assistance works:

Amount of *mortgage loan* you can afford: \$280,000  
 Amount of downpayment assistance: \$40,000  
 Purchase price of home you can afford: **\$320,000**  
*You make payments only on the mortgage loan*

**For more information on MAP or to get qualified, please contact:  
Affordable Housing Clearinghouse**

A non-profit community lender specializing in affordable housing loan programs

**Toll Free (877) 990-LOAN (5626) or (949) 859-9255**

[www.affordable-housing.org](http://www.affordable-housing.org)

No APR is stated because a contract rate is not given

