

Unlocking California Homeownership: Fresh Home Loan Inc. Offers Innovative Down Payment Assistance Programs

Empowering California Home Buyers with Fresh Solution

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EINPresswire.com/ -- For many aspiring homeowners, saving for a down payment can be one of the biggest obstacles to achieving their dreams. Recognizing this challenge, [Fresh Home Loan Inc.](#) is proud to offer a suite of Down Payment Assistance (DPA) products designed to make homeownership in California more accessible. With [no income restrictions](#) and options tailored to FHA, USDA, and conventional borrowers, these programs are a game-changer for prospective buyers.

What is [Down Payment Assistance?](#)



Fresh Home Loan Inc. is dedicated to breaking down barriers to homeownership

Down Payment Assistance programs provide financial support to cover part or all of a buyer's down payment and closing costs. Fresh Home Loan Inc.'s innovative DPA options include:

- Grants – Free money that doesn't need to be repaid.
- Forgivable Loans – Loans that are waived under specific conditions.
- Low-Interest Loans – Flexible repayment options to minimize financial strain.

Fresh Home Loan Inc. is dedicated to breaking down barriers to homeownership with innovative mortgage solutions and a client-centered approach. Recognized for its expertise and commitment to making the home-buying process more accessible, the company offers a range of tailored loan options designed to meet the unique needs of today's buyers. By prioritizing

personalized support and competitive programs, Fresh Home Loan Inc. empowers individuals and families to achieve their homeownership goals with confidence. With a mission to simplify and streamline the process, the company continues to set a new standard in the mortgage industry.

Fresh Home Loan Inc. takes DPA to the next level with flexible, no-income-restriction programs:

1. BOOST DPA (FHA & USDA)
 - o Assistance: 3.5%–5% of the loan amount.
 - o Purpose: Covers down payments and closing costs.
2. ELEVATE GRANT (FHA & Conventional)
 - o Assistance: Up to 3.5% as a grant.
 - o Key Benefit: No repayment required.
3. AURORA DPA (FHA)
 - o Features: Forgivable or repayable options.

These programs are uniquely positioned to help buyers at every income level, making them some of the most accessible DPA options on the market.

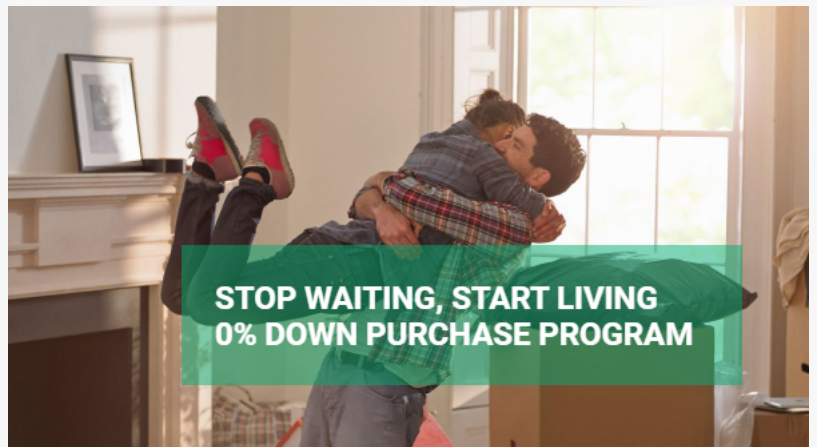
Additional Options for California Buyers:

Other DPA's in California include:

- California Dream for All Shared Appreciation Loan – Assistance up to 20% of the home price.
- CalHFA MyHome Assistance Program – Deferred junior loans up to 3.5%.



Garrick Werdmuller, President/CEO, Fresh Home Loan Inc



**STOP WAITING, START LIVING
0% DOWN PURCHASE PROGRAM**

Information subject to change. Certain restrictions apply. Subject to approval of borrower and investor guideline requirements. Down payment is provided as a 2nd lien against the subject property. 2nd lien bears a 0% interest rate and cannot exceed a \$15,000 loan amount. 2nd lien has no minimum monthly payment requirements, a term of 360 months and is fully due as a balloon payment upon the occurrence of either a refinance of the 1st lien, payoff of the 1st lien or the final payment of the amortization schedule of the 1st lien. Borrower must qualify based on Home Possible® guidelines. Some exclusions may apply. The principal, interest, and MI payment of a \$350,000 30-year Fixed-Rate Loan at 7.375% and 97% loan-to-value (LTV) is \$2522.36. The Annual Percentage Rate (APR) is 7.914% with estimated finance charges of \$6,500. The principal and interest payments, which will continue for 360 months until paid in full, do not include taxes and home insurance premium, which will result in a higher actual monthly payment. Rates current as of 11/6/2024 and subject to market changes. Subject to borrower approval. Some exclusions may apply.

Down Payment Assistance

- GSFA Platinum Program – Up to 5.5% in assistance.

Fresh Home Loan Inc. is redefining the journey to homeownership by offering innovative and accessible down payment assistance programs designed to meet the diverse needs of California homebuyers. With no income restrictions, these programs are available to a broad range of individuals and families, making homeownership more attainable than ever. The company's tailored solutions ensure that buyers receive personalized assistance that fits their unique circumstances. Backed by a team of experienced professionals, Fresh Home Loan Inc. simplifies the entire process, providing expert guidance every step of the way—from initial application to closing—so buyers can approach their homeownership journey with confidence and ease.

Ready to Make Your Dream a Reality?

To start your journey to homeownership, apply now at Fresh Home Loan Inc.'s online application or schedule an appointment with President and CEO Garrick Werdmuller at <https://freshhomeloan.com/schedule-a-meeting/>.

For more information, contact:

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This release positions Fresh Home Loan Inc. as a leader in making homeownership accessible in California while highlighting their unique value proposition and personalized approach.

Garrick Werdmuller

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