CalTAP Launches $500 Appraisal Reimbursement Special for California Teachers and Public Employees

RIVERSIDE, CA, UNITED STATES, July 16, 2026 /EINPresswire.com/ -- RIVERSIDE, CALIFORNIA —07/15/2026 — CalTAP, the California Teacher and Public Employee Home Loan Program powered by Secure Choice Lending, today announced a limited-time $500 Appraisal Reimbursement Special for qualifying CalTAP borrowers.

CalTAP - Powered by Secure Choice Lending

CalTAP Dream Home

Through December 31, 2026, eligible borrowers who use promo code CALTAP250 may receive reimbursement of their appraisal fee at closing, up to $500. The promotion is available on qualifying home purchase, refinance, and home equity loan transactions.

CalTAP was created to recognize the service of California's public-sector workforce by pairing specialized mortgage guidance with meaningful homeownership benefits. Eligible participants may include teachers, law-enforcement officers, firefighters, judges, military personnel, veterans, and other public employees.

The program is available to contributing or retired members of CalSTRS, CalPERS, LRS, or JRS, as well as active employees of California public agencies, subject to program verification, loan approval, and applicable underwriting requirements.

"Teachers and public employees make a lasting impact in communities throughout California," said Joe Moore, Division Manager, Secure Choice Lending. "This appraisal reimbursement special is one more way CalTAP is designed to recognize that service while helping reduce an important upfront cost in the mortgage process."

Sell For 1% Listing Fee, Buy with up to 10k Cash-Back

In addition to the limited-time appraisal reimbursement offer, CalTAP may provide qualifying borrowers with benefits such as no lender underwriting or processing fees, a potential free rate float-down, and possible buyer cash-back of up to $10,000 when purchasing with an eligible real-estate partner. Loan products, pricing, benefits, and eligibility vary based on the borrower, loan program, property, and transaction details.

For clients purchasing or selling a home in California, Listing California complements the CalTAP experience by connecting consumers with preferred real-estate professionals and potential transaction-related savings.

Eligible California sellers may access a 1% listing-fee option on qualifying properties, or a 1.5% listing fee on other eligible homes, plus a flat marketing fee. Seller fees are separate from buyer-agent compensation and other transaction costs.

For eligible homebuyers, working with a Listing California Preferred Realtor may provide the opportunity to receive 0.50% of the purchase price as cash-back at closing, up to $10,000, where permitted by law. This potential benefit may help buyers offset closing costs, moving expenses, home improvements, or reserve needs following the purchase.

Public-service professionals relocating or purchasing outside California may also explore TAPUSA, which offers home-loan options and incentives for eligible teachers, police, fire personnel, military members, veterans, and public employees in approved states. TAPUSA and its nationwide real-estate network can provide agent-matching support and potential buyer incentives, subject to state availability and program requirements.

For more information about the CalTAP Appraisal Reimbursement Special, borrower eligibility, or pre-approval options, visit https://www.caltap.com/ or https://www.listingcalifornia.com/. Use promo code caltap250 to receive reimbursement special.

About CalTAP

CalTAP is the California Teacher and Public Employee Home Loan Program, powered by Secure Choice Lending. The program is designed to provide eligible public-service professionals with mortgage guidance, financing options, and potential homeownership benefits tailored to their needs.

Offer Terms and Disclosures

The $500 Appraisal Reimbursement Special expires December 31, 2026. Promo code CALTAP250 must be provided at application or before closing. Reimbursement is limited to the actual appraisal fee paid, not to exceed $500, and is provided as a credit at closing where permitted by applicable law and loan-program requirements.

Offer is available only to qualifying CalTAP borrowers with an eligible purchase, refinance, or home equity transaction that closes during the promotional period. Loan approval is not guaranteed. All loans are subject to credit approval, property approval, underwriting guidelines, program availability, and applicable state and federal requirements.

Listing California seller and buyer incentives are subject to property location, sales price, agent participation, lender and investor requirements, and applicable law. Buyer cash-back is available only on eligible purchase transactions with a Listing California Preferred Realtor and is applied at closing where permitted. Seller fees do not include buyer-agent compensation, escrow, title, transfer taxes, repairs, concessions, or other transaction costs. Terms, pricing, and availability are subject to change without notice.

This offer may not be combined with other appraisal reimbursement promotions unless expressly approved in writing. Equal Housing Opportunity.

Media Contact

Joseph Moore
Secure Choice Lending
joe@caltap.com
Visit us on social media:
LinkedIn
Facebook
