



California Properties

FREE HELP FOR HOMEOWNERS

*Government and State Programs
that are 100% Free*



KEEP YOUR HOME CALIFORNIA PROGRAMS

- Mortgage Reinstatement Assistance
- Principal Reduction
- Unemployment Mortgage Assistance
- Transition Assistance



MORTGAGE REINSTATEMENT ASSISTANCE

Program Overview

The Mortgage Reinstatement Assistance program (MRAP) is one of CalHFA MAC's federally funded programs developed to provide temporary financial assistance to eligible homeowners who wish to remain in their homes, but are in imminent danger of losing their home to foreclosure.

Ask us to explain all the details.



PRINCIPAL REDUCTION PROGRAM

Program Overview

The Principal Reduction Program (PRP) is one of CalHFA MAC's federally-funded programs developed with a goal to provide capital to homeowners that have suffered a hardship to reduce the outstanding principal balances of qualifying properties with negative equity. PRP

PRP will provide monies to reduce the principal balance of the first mortgage with a loan recast, a loan modification, or a reduction or elimination of an existing non-interest bearing forbearance, each with the purpose of establishing an appropriate level of debt for eligible homeowners with qualifying properties.

Ask us to explain all the details.



UNEMPLOYMENT MORTGAGE ASSISTANCE

Program Overview

The Unemployment Mortgage Assistance Program (UMA) is one of CalHFA MAC's federally-funded programs developed to provide temporary financial assistance to eligible California homeowners who wish to remain in their homes, but have suffered a loss of income due to unemployment or underemployment.

CalHFA MAC is partnering with financial institutions to directly provide program funds to subsidize an eligible homeowner's mortgage payments.

UMA provides mortgage payment assistance equal to the lesser of \$3,000 per month or 100% of the PITI (principal, interest, tax and insurance) and any escrowed homeowner's association dues or assessments, for up to twelve (12) months, with the purpose of preventing avoidable foreclosures until such time that the homeowner retains employment sufficient to meet the demands of satisfying their regular mortgage payment.

Ask us to explain all the details.



TRANSITION ASSISTANCE PROGRAM

Program Overview

The Transition Assistance Program (TAP) is one of CalHFA MAC's federally-funded programs developed to provide eligible homeowners with transition assistance when it is determined that they can no longer afford their home.

TAP will be used in conjunction with short sale and deed-in-lieu programs to help homeowners make a smooth transition to housing. Homeowners will be required to occupy and maintain the property until the home is sold or returned to the lender as negotiated.

Program funds will be available on a one-time only basis up to \$5,000 per household and can be used or layered with other CalHFA MAC HHF programs. Funds will be sent to the servicer or homeowner after or in connection with the short sale or deed-in-lieu of foreclosure closing. Funds are intended to help the homeowner secure new housing (e.g., rent, moving expenses, and security deposits) and will also be available for transition assistance counseling services.

Ask us to explain all the details.



OUR CONTACT INFORMATION

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