

21st Century Home Loan

ESTABLISHED IN LONG BEACH SINCE 1994

834 E. 4th Street #A Long Beach, CA 90802

(562) 984-6280

www.21Lending.com



Whether you are dreaming of buying a new home, lowering your existing payments, or taking cash out, the CalSTRS Home Loan Program can help by offering competitive rates on a variety of mortgage loan programs

- 1% of Down Payment must come from Borrower's Own Funds
- Up to 2% of down payment from gift funds
- No First Time Homebuyer Restrictions
- 2 Months Reserves Required to qualify
- SFR, Condo and PUD

80/17 Member Home Loan Purchase Program

CALSTRS

HOW WILL YOU SPEND YOUR FUTURE?

Find out how we can help you own the home of your dreams!

Loan Size	LTV 1st Mortgage	LTV 2nd Mortgage	Maximum Loan Amount 1st Mortgage	Maximum Loan Amount 2nd Mortgage	Maximum Loan Amount Combined	Maximum Purchase Price
Conforming	80%	17%	\$417,000	\$88,612 <i>Zero Payments for 60 months</i>	\$505,612	\$521,250
Non Conforming	80%	17%	\$536,082	\$113,918 <i>Zero Payments for 60 months</i>	\$650,000	\$670,103

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Michelle Scott
 President
 Office: 562-984-6280
 Cell: 310-704-6596
 834 E. 4th Street #A
 Long Beach, CA 90802
 Michelle@21lending.com
 License # 01050290

