



Looking for a Home Loan?

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.

Conventional 15 or 30 Year Fixed Rate Program — To meet your individual needs, competitive rates are available for buying a new home or refinancing your existing home. Mortgage loan amounts are available up to \$834,000. Maximum Loan-To-Value (LTV)* for purchases and term refinances is 95%, subject to mortgage insurance availability.

80/17 Program — Buying a new home? Low money down with an 80% first mortgage and a deferred 17% second mortgage that has no payments due for five years! Mortgage loan amounts are available up to \$650,000. Exact LTV for purchases* = 80% for 1st mortgage; 17% for 2nd mortgage.

Who Is Eligible? — Most likely you are! If you are a CalSTRS member, you are eligible to apply for a loan under this exciting program. You are also eligible to take advantage of the CalSTRS Home Loan Program if you currently are an employee of a California public school district or California community college.

Now it's easier than ever to take advantage of all the features of this unique program. Expert help is right in the neighborhood.

CAL STRS HOME LOAN SEMINAR
Wednesday March 16th 6:30-8 PM.
@ ACADEMY MORTGAGE Corporation
363 S Diamond Bar Blvd Diamond Bar, Ca 91789
RSVP TO Arlene Swartz 909.860.0256
Nmls# 219509 St Lic #CA-DOC219509



CALSTRS
HOW WILL YOU SPEND YOUR FUTURE?

* Does not include closing costs. Certain limits may apply to loan amount and refinancing, depending on factors such as credit scores, secondary financing, and LTV. Call for details.

Seminar will be conducted for teachers belonging to the State Teachers Retirement System

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