



# Teachers, or active members of CALSTRS Do You Know You May Be Eligible for..



Continued...

## **97% Financing on your home loan?**

***And why this loan is Better Than an  
FHA Loan..***

### ***Benefits of a CALSTRS Loan***

- **80% 1st with a 17% 2nd**
- **No Mortgage Insurance**
- **No payments on the 2nd for the 1st 5 years**
- **\$650,000 max non-conforming loan amount**

This great home loan is *exclusive* to you, as a member of the California State Teachers Retirement System. We really do appreciate your time in educating our children!



***Please contact me for more  
information***

**Lorraine Z.  
949-683-5311**