

# Find the **Key** to Your New Home Here

The Golden Opportunities program helps make buying a home more affordable — even if you're not a first-time homebuyer.

## PROGRAM HIGHLIGHTS

- Get up to 5% in Down Payment Assistance (DPA) based on your Total First Mortgage amount.
- Use the DPA for your down payment, closing costs or towards the principal on the First Mortgage.
- Flexible eligibility
  - » Not limited to first-time homebuyers.
  - » Minimum Credit Score (FICO) 620—perfect for those with less-than-perfect credit.
  - » Debt-to-Income Ratio (DTI) up to 55%—More flexibility to qualify even with existing debt.
  - » Surprisingly flexible income limits—more households qualify than you might expect.

## HOW IT WORKS

- Your GSFA lender will help you determine which type of loan financing is best (FHA, VA, USDA or Conventional loan financing is available)
- Receive a DPA Second Mortgage for 3.5% of the First Mortgage amount (15-year, fully amortizing).
- You may also qualify for additional DPA as a gift of up to 1.5%—no repayment required!



**START YOUR JOURNEY HOME!**