

## Believe

Homeownership could be closer than you think—don't wait to take the first step! Talk to a GSFA Platinum Participating Lender today to find out if the GSFA Platinum Program is the right fit for your homebuying journey. Your future home is waiting!

## Dream

For over 32 years, Golden State Finance Authority (GSFA) has been turning homeownership dreams into reality with innovative mortgage programs that combine competitive interest rates and valuable down payment and closing cost assistance.

GSFA has empowered more than 86,400 individuals and families to become homeowners—delivering over \$675.3 million in down payment assistance and opening doors across California.

**“TAKE THE LEAP AND SEE IF THEY CAN HELP YOU”**

“ My partner and I really wanted to get our own home that we could be able to freely express ourselves as well as our daughter! When I qualified for GSFA, I was beyond excited and grateful! Take the leap and see if they can help you!”

- Monica Gonzalez, Feb. 2024  
Kern County, CA



\*This brochure contains general program information, is not an offer for extension of credit nor a commitment to lend and is subject to change without notice. Complete program guidelines, loan applications, interest rates and annual percentage rates (APRs) are available through GSFA Participating Lenders.

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## GSFA Platinum® Down Payment Assistance

*Up to 5.5% of Loan Amount*



***Let us help you achieve  
the dream of owning  
your own home!***





***With GSFA Platinum Down Payment Assistance, homeownership may be closer than you think.***

### ***"A DREAM COME TRUE"***

**“** We could not believe this was happening. It was a dream come true. I worked hard to keep my credit score up, good work history, pay bills on time. My dream was to own a home. Never give up on that dream. **”**

- Dorothy Cooper, June 2023  
Kern County, CA

## ***Buy a Home with Little-to-no Money Out of Pocket***

Every year, thousands of people dream of owning a home—let us help make that dream come true!

The GSFA Platinum Program offers eligible borrowers Down Payment and Closing Cost Assistance (DPA) of up to 5.5% of the total loan amount.

Typically, this assistance comes as a 15-year Second Mortgage with the same interest rate as the First Mortgage and requires monthly payments. However, for certain occupations, some or all of the DPA may be forgiven or may not accrue interest.

***A GSFA Participating Lender can help identify which Down Payment Assistance (DPA) options you qualify for and which ones best suit your individual needs.***

### **Program Highlights\***

- Down Payment Assistance (DPA) up to 5.5% of the First Mortgage amount;
- Open to both first-time and repeat homebuyers;
- DPA available for the purchase or refinance of a primary residence (1–4 unit properties, condos, townhomes, and manufactured homes);
- Assistance can be applied toward down payment and/or closing costs;
- Flexible income limits;
- Flexible qualifying guidelines (Minimum FICO score of 640 | Maximum DTI of 50%); and
- Compatible with FHA, VA, USDA, and Conventional Mortgage Loan types.

***You don't have to be a first-time homebuyer.***

