

GSFA Platinum® Down Payment Assistance Program

Providing homebuyer assistance up to 5% of the Loan Amount

Flexible Qualifying Guidelines*

- Available to both first-time and repeat homebuyers.
- Eligible properties include 1–4 unit primary residences, condos, townhomes, and certain manufactured homes.
- Credit challenges? No problem—minimum FICO score of just 640.
- Generous Debt-to-Income (DTI) ratios up to 50% may qualify.
- Compatible with FHA, VA, USDA, and Conventional loan options.



We're Here to Help You Take the Next Step Toward Homeownership

Every year, thousands of people dream about owning a home—and you could be next! Through the GSFA Platinum Program, eligible borrowers can receive Down Payment and Closing Cost Assistance (DPA) of up to 5.5% of the total loan amount, which can go a long way toward covering upfront costs on a home purchase.

In most cases, the assistance comes as a 15-year Second Mortgage with the same interest rate as your First Mortgage and monthly payments. For certain occupations or situations,

some or all of that assistance may be offered as a gift or even interest-free.

This financial assistance could help you buy a home with little—or sometimes no—money down, getting you into a place of your own sooner than you imagined.

Ready to explore your options? A GSFA Participating Lender can walk you through the program and help you find the DPA option that's the best fit for your situation.

Call Today to Get Started

