



Believe

Homeownership may be just around the corner for you too. Speak with a GSFA Platinum Participating Lender about whether the GSFA Platinum Program is the right fit for you.

Dream

For more than 30 years, Golden State Finance Authority (GSFA) has offered homebuyers mortgage loan programs featuring low interest rates and down payment and/or closing cost assistance in a variety of forms.

GSFA has helped more than 84,900 people purchase homes and provided over \$654.5 million in down payment assistance.

“STABILITY AND SAFETY WERE A REALITY”

“ Becoming a homeowner became extremely important in providing stability for myself, my children and my mother who was battling cancer. Receiving this assistance granted us an opportunity that was previously out of reach.” ”

- Patricia Waggoner, Jan 2022
Fresno 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





Get Down Payment Assistance to Help You Buy a Home

Thousands of people each year dream of becoming homeowners. Let us help that dream become reality.

The GSFA Platinum Program provides eligible borrowers with Down Payment Assistance (DPA), up to 5.5% of the total loan amount.

In general, the DPA provided is in the form of a 15-year Second Mortgage, with a note rate same as the First Mortgage and monthly payments. For certain occupations however, the DPA may not have to be repaid in its entirety or may not accrue interest.

A GSFA Participating Lender can help determine which DPA Options within the Program you are eligible for and best fit your specific needs.

Program Highlights*

- DPA up to 5.5% of the First Mortgage.
- Program is NOT limited to first-time homebuyers.
- DPA is available with purchase or refinance of a primary residence (1-4 units, condos, townhomes and in some cases manufactured homes).
- DPA can be used towards down payment and/or closing costs.
- Flexible Income Limits.
- Flexible Qualifying Guidelines (Minimum FICO 640 | Maximum DTI 50%.)
- FHA, VA, USDA and Conventional Mortgage Loan Types available.



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

“ROCK BOTTOM TO THE TOP OF BEING BLESSED”

“ I’m definitely a person that doesn’t jump into things unless it reaches my expectations. I had tried to purchase a home before but due to my divorce in 2007 and trials and tribulations to save money other bidders had out bid me, and God has his reason, which was your program..”

- Carlos Angulo, Jan 2021
Imperial County, CA



Call Today to Get Started