



Down Payment Assistance for "Select" Occupations

The GSFA Platinum Program provides eligible borrowers with Down Payment Assistance (DPA) up to 5% of the first mortgage loan amount.

The assistance can be used towards down payment and/or closing costs and many times can help a homebuyer purchase a home with little-to-no money out of pocket.

The DPA is provided as a low interest rate Second Loan combined with a Gift. The Gift funds never

have to be repaid. The Second Loan funds are amortized over 15 years*.

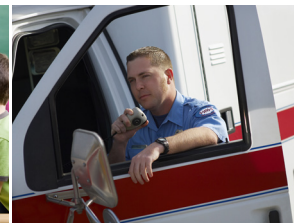
Eligible Occupations:

Medical and healthcare • Law enforcement • fire fighters • paramedics • emergency medical technicians • fire support staff • teachers • school administration and staff (public and private).

We want to help you achieve the dream of owning your own home.



Platinum "Select"



Program Highlights:

- DPA is for down payment and/or closing costs.
- No first-time homebuyer requirement.
- Eligible properties include 1-4 units, condos, townhomes and manufactured homes (with restrictions).
- FHA, VA, USDA and Conventional Loan Financing Options are available.

General Guidelines*:

- Purchase or refinance of a primary residence.
- Minimum FICO 640 / Max DTI 50%.
- Flexible Income Limits.

Call us for more information or to get started.