



## GSFA Platinum Program USDA Guaranteed Home Loan

- » Zero down.
- » 100 percent financing.
- » Closing cost assistance, up to 5.0 percent.
- » No first-time homebuyer requirement.
- » No Mortgage insurance requirement.
- » New or existing residential property allowed.

## You May Qualify for Homebuyer Assistance, up to 5.5 Percent

Individuals or families purchasing a primary residence in California with a USDA Rural Development loan guarantee through the GSFA Platinum Program will be eligible for homebuyer assistance of up to 5.0 percent of the mortgage loan amount.

The assistance is provided as a low interest rate Second Loan, amortized over 15 years\*. The assistance can be used towards closing costs and/or for principal reduction.

USDA’s guaranteed home loan features 100 percent financing and is available to low-to-moderate income homebuyers in rural areas, typically communities with populations of 35,000 or fewer. Coupled with the GSFA Platinum Program, qualifying homebuyers may be able to purchase a home with no money out of pocket.



**Golden State Finance Authority (GSFA)**

phone: (855) 740-8422

e-mail: [info@gsfahome.org](mailto:info@gsfahome.org)

web: [www.gsfahome.org](http://www.gsfahome.org)



\*This flyer contains general program information, is not an offer for extension of credit nor a commitment to lend and is subject to change without notice. For complete program guidelines, loan applications, interest rates and annual percentage rates (APRs) or a complete list of all occupations qualifying for the GSFA Platinum "Select" feature, contact a GSFA Participating Lender.

USDA is an equal opportunity provider, employer and lender. Golden State Finance Authority (GSFA) is a duly constituted public entity and agency. Copyright © 2023 3005PL8 August 2023

