



Believe

Homeownership may be just around the corner.

Speak with a GSFA Platinum Participating Lender about whether the GSFA Platinum Program is the right fit for you.

Program Highlights*

- DPA up to 5% of the First Mortgage.
- Borrower doesn't have to be a first-time homebuyer to qualify.
- DPA is available with purchase or refinance of a primary residence.
- Eligible properties include 1-4 units, condos, townhomes and manufactured homes (with restrictions).
- Minimum FICO 640; Maximum DTI 50%.
- Variety of mortgage types are available.
- Flexible Income Limits.

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.

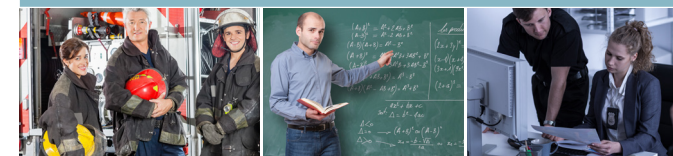


* This flyer contains general program information, is not an offer for extension of credit nor a commitment to lend and is subject to change without notice. For complete program guidelines, loan applications, interest rates and annual percentage rates (APRs) or a complete list of all occupations qualifying for the GSFA Platinum “Select” feature, contact a GSFA Participating Lender.
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Down Payment Assistance for Public Safety, Education and Medical and Health Care Personnel

GSFA Platinum “Select” Program



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

GSFA Platinum® “Select” Program



Homebuyer Assistance

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



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



You don't have to be a first-time homebuyer to qualify for Down Payment Assistance through the GSFA Platinum Program.

The assistance can be used towards down payment and/or closing costs on the purchase or refinance of a primary residence in California.

Many times the assistance can help a homebuyer purchase a home with little-to-no money out of pocket and much sooner than they thought was possible.



Down Payment Assistance ("Select" Occupations)

For certain occupations in public safety and education, what is referred to as "Select" occupations, the Program provides Down Payment Assistance (DPA) as a combination of 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*.

The following occupations are "Select" qualifying occupations:

- Medical and Healthcare Workers.
- Peace Officers, Sheriff, Border Patrol Agents, Correctional Officers and others serving in a Law Enforcement capacity.
- Firefighters, paramedic, and Emergency Medical Technicians, including administrative staff that supports firefighters.
- Current members of the California State Teachers Retirement System (CalSTRS) or University of California Retirement Plan (UCRP).
- Employees of a California accredited Private, Charter or Public School District or California State University, Junior College or Private College, including school administration and staff.

