

Your Path to Homeownership Starts Here

Down Payment and Closing Cost Assistance for Public Safety, Education, Medical and Health Care Personnel

The GSFA Platinum Program offers eligible borrowers up to 5% of the First Mortgage Loan amount in Down Payment Assistance (DPA).

This assistance can be used to cover the down payment and/or closing costs, and in many cases, it helps homebuyers purchase a home with little-to-no money out of pocket.

The DPA is structured as a combination of a low-interest Second Loan and a Gift. **The Gift portion never has to be repaid**,

while the Second Loan portion is repaid over 15 years at a low interest rate.*

Eligible Occupations:

Medical and healthcare • Law enforcement • Fire fighters • Paramedics • Emergency medical technicians • Fire support staff • Teachers • School administration and staff (public and private).



GSFA Platinum[®] "Select



Flexible Qualifying Guidelines*

- Homebuyer assistance up to 5% of the First Mortgage.
- 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.
- FHA, VA, USDA, and Conventional Mortgage Loan options available.

Contact us today to get started!



phone: (855) 740-8422 e-mail: info@gsfahome.org web: 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" homebuyer assistance, contact a GSFA Platinum Participating Lender. Golden State Finance Authority (GSFA) is a duly constituted public entity and agency. Copyright © 2025 3005PL6 Apr 2025