



## Believe

Homeownership could be closer than you think—don't wait to take the first step!

Talk to a GSFA Platinum Participating Lender today to find out if the GSFA Platinum Program is the right fit for your homebuying journey.

Your future home is waiting!

### 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.
- Compatible with FHA, VA, USDA, and Conventional loan options.

## Dream

For over 32 years, Golden State Finance Authority (GSFA) has been turning homeownership dreams into reality with innovative mortgage programs that combine competitive interest rates and valuable down payment and closing cost assistance.

GSFA has empowered more than 86,400 individuals and families to become homeowners—delivering over \$675.3 million in down payment assistance and opening doors across California.



\* 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.

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### Down Payment and Closing Cost Assistance

for Public Safety, Education and Medical and Health Care Personnel

## GSFA Platinum® Program — “Select” Feature



## Imagine Owning a Home — The Dream May be Closer than You Think

Call Today to Learn All About GSFA Platinum “Select”



## Your Path to Homeownership Starts Here

The GSFA Platinum Program offers eligible borrowers up to 5% of the first mortgage loan amount in Down Payment and Closing Cost Assistance (DPA).



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.*

The assistance can be applied toward the down payment and/or closing costs when purchasing or refinancing a primary residence in California.

In many cases, it allows homebuyers to purchase a home with little-to-no money out of pocket—often much sooner than they ever imagined.



### "Select" Feature — Special Benefits for Public Safety and Education Occupations

For individuals working in select public safety and education roles—known as "Select" occupations—the program offers **homebuyer assistance as a combination of a low-interest Second Loan and a Gift**. The Second Loan is repaid over 15 years at a low interest rate, and the **Gift portion never needs to be repaid**.\*

#### "Select" qualifying occupations include:

- Peace Officers, Sheriff, Border Patrol Agents, Correctional Officers and others serving in a Law Enforcement capacity **including administration positions.**
- 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.**
- Medical and Healthcare Workers.



*For "Select" occupation borrowers — The Gift portion of assistance never needs to be repaid.*