



**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,**

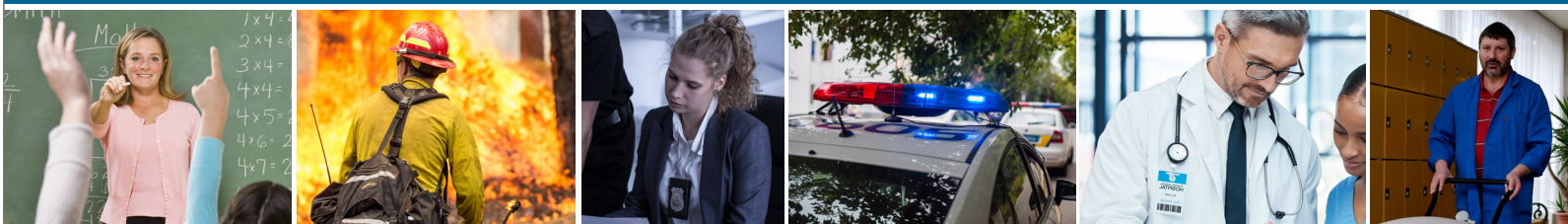
while the Second Loan portion is repaid over 15 years at a low interest rate.\*

### **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!**