Imagine.



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 86,600 individuals and families to become homeowners—delivering over $677.7 million in down payment assistance and opening doors across California.

Believe

Homeownership could be closer than you think. Connect with a GSFA Participating Lender to find out whether the "Assist-to-Own" Down Payment Assistance is the right fit for you.

Call Today to Get Started

(855) 740-8422



GOLDEN STATE Finance Authority®

phone: (855) 740-8422
e-mail: info@gsfahome.org
web: www.gsfahome.org

*This brochure provides general information and does not constitute an offer of credit or a lending commitment. Program details are subject to change without notice. Full program guidelines, loan applications, interest rates, and annual percentage rates (APRs) are available through GSFA Participating Lenders. The "Assist-to-Own" Down Payment Assistance is offered and administered by Golden State Finance Authority (GSFA), a public agency in California. "Assist-to-Own" is a specialized option within the GSFA Platinum Program, available exclusively to employees of GSFA Member Counties. Since Glenn County is a GSFA Member County, its employees are eligible to participate.

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Glenn County "Assist-to-Own" Down Payment Assistance Program

Your Path to Homeownership Starts Here

Down Payment and Closing Cost Assistance, up to 5.5% of the Mortgage Loan — for Employees of County of Glenn



GOLDEN STATE Finance Authority®

Glenn County "Assist-to-Own" Down Payment Assistance Program

Work for Glenn County? You may be eligible for up to 5.5% in Down Payment and Closing Cost Assistance to help make homeownership more achievable!



With the "Assist-to-Own" Down Payment Assistance, you may be able to buy a home with little-to-no money upfront—and much sooner than you thought possible.

The program is flexible, compatible with FHA, VA, USDA, and Conventional loans, doesn't require perfect credit, and is available to both first-time and returning homebuyers.

Ready to take the next step toward owning a home? Let us help you get started!

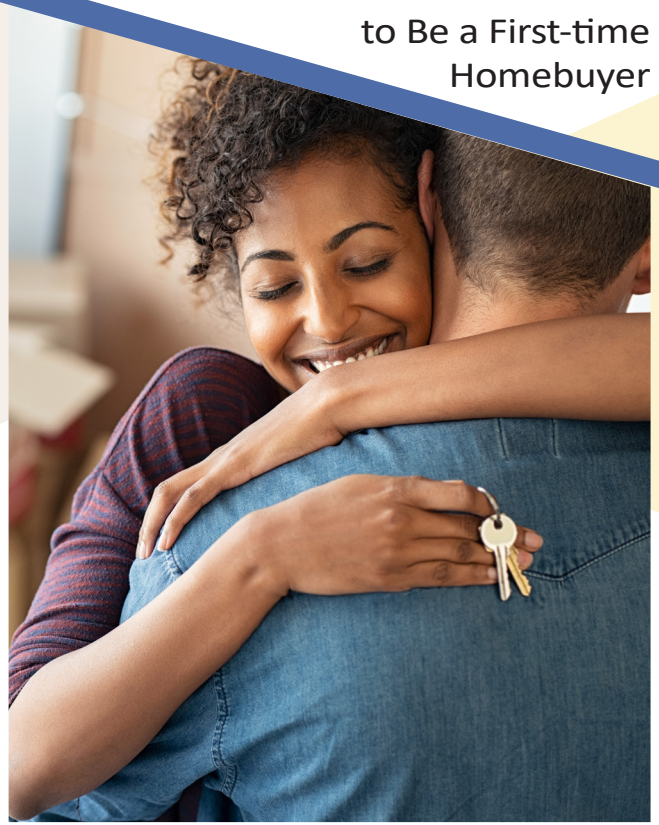


Glenn County, CA
Photo by Sharon Barker

Flexible Qualifying Guidelines*

- 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
- Low-to-moderate income limits – often higher than expected
- FHA, VA, USDA, and Conventional Mortgage Loan options available

You Don't Have to Be a First-time Homebuyer



Will the assistance need to be repaid in the future?

The "Assist-to-Own" Down Payment Assistance is made up of both a deferred loan and a gift:

- A deferred Second Mortgage equal to 3.5% of the First Mortgage amount. This loan comes with 0% interest and no monthly payments, and is only due upon sale or refinance of the home.
- An additional Gift of up to 2%, which never has to be repaid.

"Assist-to-Own" down payment assistance is only available to individuals who are employed by County of Glenn or another GSFA Member County. Verification of employment with the County itself is required for eligibility.