

*Glenn County, CA*
*Photo by Carli Marengo*

# Your Path to Homeownership Starts Here

**Homebuyer Assistance for County of Glenn Employees**

***Work for Glenn County? You could be eligible for Down Payment and Closing Cost Assistance to help make homeownership more achievable!***

The “Assist-to-Own” Program provides up to 5.5% in total homebuyer assistance, made up of two parts:

- **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.

With this homebuyer assistance, you could purchase a home with little-to-no money out of pocket—and possibly much sooner than you ever imagined!

This flexible program works with FHA, VA, USDA, and Conventional loans, doesn’t require perfect credit, and is open to both first-time and repeat homebuyers.

If you’re ready to explore the path to homeownership, GSFA is here to help you take the next step!

## *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

***Call today to get started.***

phone: (855) 740-8422
web: www.gsfahome.org

GOLDEN STATE Finance Authority®

**This flyer 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. Copyright © 2025
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