Imagine.



For more than 33 years, Golden State Finance Authority (GSFA) has helped Californians purchase homes by providing down payment and closing cost assistance.

Believe.

GSFA has helped more than 87,000 people purchase homes and provided over $683.3 million in down payment assistance.

Homeownership may be just around the corner for you too. Speak with a GSFA Participating Lender about whether the "Assist-to-Own" Program is the right fit for you.

If you are employed by County of Yuba, you may qualify for Down Payment Assistance (DPA), up to 5.5%, to help you purchase or refinance a home in California.

SCAN ME

Call today to get started.

phone: (855) 740-8422

www.gsfahome.org

GOLDEN STATE Finance Authority®

*This brochure contains general program information, is not an offer for extension of credit nor a commitment to lend and is subject to change without notice. Complete program guidelines, loan applications, interest rates and annual percentage rates (APRs) are available through GSFA Participating Lender, as listed here on the GSFA website.

The GSFA Assist-to-Own Program is made possible and administered by Golden State Finance Authority (GSFA), a duly constituted public entity and agency in California. Employment with a GSFA Member County is required for participation in the Program. County of Yuba is a GSFA Member County and therefore employees of County of Yuba are eligible to apply for the Program.

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

It's the Dream. We're here to help you achieve it.

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



Yuba COUNTY

GOLDEN STATE Finance Authority®

Yuba County “Assist-to-Own” Down Payment Assistance Program

If you are employed by County of Yuba, you may be eligible for up to 5.5% in Down Payment Assistance to help make homeownership a reality.

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!





You Don’t Need Perfect Credit

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
- Purchase or refinance anywhere in California.



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 available to individuals who are employed by County of Yuba. Verification of employment with the County itself is required for eligibility.