

Find the Key to Your New Home Purchase Here.

See if Down Payment Assistance (DPA) can help you purchase a home sooner than you may have thought possible.



OVERVIEW*



Homeownership may be closer than you think with the **GOLDEN OPPORTUNITIES** Program.

The Program provides eligible borrowers with DPA up to 5% of the First Mortgage loan amount. The assistance can be used towards down payment and/or closing costs. You do not have to be a first-time homebuyer and the eligibility guidelines are flexible, allowing for borrowers with less than perfect credit to still qualify.

The assistance is in the form of a 15-year fully amortizing Second Mortgage sized at 3.5% of the First Mortgage loan amount, with an optional GIFT sized up to 1.5%, for a total of 5% in DPA.

- » DPA is available with purchase of a primary residence.
- » DPA up to 5% of the First Mortgage Loan is available.
- » Borrower does not have to be a first-time homebuyer to qualify.
- » Eligible properties include 1-unit residences, PUDs, Condos, Townhomes and manufactured homes.
- » Minimum FICO 620; Maximum DTI 55%.
- » FHA, VA and USDA Mortgage Loans available.
- » Flexible income limits (low-to-moderate income).

GET STARTED

* 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. Complete program guidelines, loan applications, interest rates and annual percentage rates (APRs) are available through GSFA Participating Lenders.