

Join the 86,000+ Who Have Found Home with GSFA

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 86,400 individuals and families to become homeowners—delivering over \$675.3 million in down payment assistance and opening doors across California.



Start Your Journey - Call Now

Homeownership may be just around the corner.

Speak with a GSFA Platinum Participating Lender about whether a USDA Guaranteed Home Loan with the GSFA Platinum Program is the right fit for you.



GSFA Platinum Program

USDA Guaranteed Home Loan

Homebuyers in rural communities (typically with populations under 35,000) may qualify to purchase a home with no money out of pocket by combining a USDA Guaranteed Home Loan with the GSFA Platinum Homebuyer Assistance Program.

- » \$0 Down Payment – 100% Financing Available
- » Get Up to 5.5% Toward Closing Costs
- » Open to All Buyers – Not Just First-Time Homebuyers



*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. For complete program guidelines, loan applications, interest rates and annual percentage rates (APRs), contact a GSFA Participating Lender.

USDA is an equal opportunity provider, employer and lender. Golden State Finance Authority (GSFA) is a duly constituted public entity and agency.

Copyright © 2025

3005PL73

Apr 2025



GSFA Platinum® Homebuyer Assistance Program

Step Out of the City. Step Into Homeownership.



You don't have to be a First-Time Homebuyer to qualify.

You May Qualify for Closing Cost Assistance, Up to 5.5 percent of the Mortgage Loan

Purchasing your primary residence in California just got easier. With a USDA Rural Development loan guarantee through the GSFA Platinum Program, eligible individuals and families can receive homebuyer assistance of up to 5.5% of your mortgage loan amount!

Key Benefits:

- **100% Financing:**
USDA's guaranteed home loans provide full financing for low-to-

moderate income homebuyers in rural communities (typically populations under 35,000).

- **Low Interest Second Loan:**
Enjoy affordable financing with a 15-year amortization, available to cover closing costs and/or reduce your principal balance.

Take advantage of this powerful combination to unlock your path to homeownership today!

Program Highlights*

- » \$0 Down Payment – 100% Financing Available
- » Get Up to 5.5% Toward Closing Costs
- » Open to All Buyers – Not Just First-Time Homebuyers
- » No Mortgage Insurance Required
- » Eligible for Both New & Existing Homes

General Guidelines*

- Property must be USDA eligible (<https://eligibility.sc.egov.usda.gov/>)
- Property being purchased must be used as a primary residence
- Minimum FICO is 640 | Maximum DTI is 45%

