

HOMEOWNERSHIP MAY BE *Closer* THAN YOU THINK

The GSFA OpenDoors™ Program, provided by Golden State Finance Authority (GSFA), provides down payment and closing cost assistance (DPA) in conjunction with fixed rate financing depending on the period of repayment.

The DPA (up to 7%) is provided in the form of a zero percent interest rate Second Mortgage combined with a Gift.

- Down Payment Assistance up to 7% of the First Loan Amount
- Available to first-time or repeat homebuyers
- FHA, VA, USDA and Conventional loan financing
- Purchase of an owner-occupied primary residence
- Minimum FICO 600 required
- Flexible Income Limits (low-to-moderate income)



Achieve the dream with the help
of the GSFA OpenDoors™ Program



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