

# 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 30-year fixed rate home financing.

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

**On a \$300,000 Mortgage Loan,**  
**7% in assistance = \$21,000.**

Only the amount of assistance provided as a Second Mortgage has to be repaid and not until the home is sold or the First Mortgage is paid off. Any assistance that is provided as a Gift is forgiven as soon as escrow closes.



*You may be able to purchase a home with little-to-no money out of pocket and maybe much sooner than thought possible.*

## Achieve the Dream with the help of the GSFA OpenDoors® Program

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 620 required

Flexible Income Limits  
(low-to-moderate income)



## Call to Learn More or To Get Started



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