



Down Payment Assistance Gift for “Select” Occupations

The GSFA Platinum Program provides eligible borrowers with Down Payment Assistance (DPA) up to 5% of the first mortgage loan amount.

The assistance can be used towards down payment and/or closing costs and many times the assistance can help a homebuyer purchase a home with little-to-no money out of pocket.

The DPA is provided as a Gift that never has to be repaid for the following “Select” occupations:

Law enforcement • fire fighters • paramedics • emergency medical technicians • fire support staff • teachers • school administration and staff (public and private).

(For all other homebuyers, the DPA is a 0% Second Mortgage, forgiven after three years.)

Platinum “Select”

We want to help you achieve the dream of owning your own home.



Program Highlights:

- DPA is for down payment and/or closing costs.
- DPA is a Gift for Platinum “Select” qualifying occupations and 0% forgiveable Second Mortgage for all other borrowers.
- No first-time homebuyer requirement.
- FHA, VA, USDA and Conventional Loan Financing Options are available.

General Guidelines*:

- Purchase or refinance of a primary residence.
- Minimum FICO 640 / Max DTI 50%.
- Generous Income Limits.

Call us for more information or to get started.