

# Turn the Key Participating Lenders 2025

# Turn the Key Participating Lenders

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# Turn the Key Participating Lenders

## Allied Mortgage

### Conventional

**Credit Minimum**  
620

### FHA

**Credit Minimum**  
580

**Contact:**

Wendy Monaco  
877-488-2745  
Wendy@alliedmg.com

## Customers Bank

### Conventional

**Credit Minimum**  
620

**Minimum Down Payment**  
5%

**Housing Choice Voucher  
Accepted**  
Yes

### Conventional

**Credit Minimum**  
680

**Minimum Down Payment**  
0%

**Other Benefits**  
100% financing and no MI for  
LMI  
census tract

**Housing Choice Voucher  
Accepted**  
Yes

**Contact:**

Rosa Hernandez  
484-500-4710  
rhernandez@customersbank.com

## Cardinal Financial

### HomeReady

**Minimum Downpayment**  
3%

**Max AMI**  
50%

**Other benefits**  
\$2,500 credit towards down  
payment or closing costs

### Home Possible

**Minimum Downpayment**  
3%

**Max AMI**  
50%

**Other benefits**  
\$2,500 credit towards down  
payment or closing costs

**Contact:**

Cat Borrero  
856-438-9331  
cat.borrero@cardinalfinancial.com  
  
Sacha Borrero  
856-328-1138  
sacha.borrero@cardinalfinancial.com  
  
Elizabeth Parris  
856-295-2442  
elizabeth.parris@cardinalfinancial.com  
  
Dani St. John  
980-261-2986  
dani.stjohn@cardinalfinancial.com  
  
Danielle Weissman  
856-328-0884  
danielle.weissman@cardinalfinancial.com

## Bank of America

**Contact:**

Mike Morton  
Community Lending Officer  
NMLS ID:986818  
215-398-7843  
1501 Locust St.  
Philadelphia PA, 19102

# Turn the Key Participating Lenders

## Citizens Bank

### Citizens Destination Home Mortgage

**Credit Minimum**  
640

**Minimum Down Payment**  
3%

**Down payment assistance/  
Grant**  
Down Payment Assistance  
available

**Other Benefits**  
No MI, LMI tract / borrower  
required, Flexible underwriting,  
including non-traditional credit,  
manual underwriting, student  
loan repayment plans

**Housing Choice Voucher  
Accepted**  
Yes

### Fannie Mae HomeReady

**Credit Minimum**  
620

**Minimum Down Payment**  
3%

**Down payment assistance/  
Grant**  
Down Payment Assistance  
available

**Other Benefits**  
Flexible underwriting, including  
non-traditional credit, manual  
underwriting

**Housing Choice Voucher  
Accepted**  
Yes

### Fannie Mae HomeReady SPCP

**Credit Minimum**  
620

**Minimum Down Payment**  
3%

**Down payment assistance/  
Grant**  
Closing Cost/Down Payment  
Assistance up to \$10k

**Housing Choice Voucher  
Accepted**  
Yes

**Other Benefits**  
Appraisal credit of \$500, 1 year  
Home Warranty lender credit,  
Flexible underwriting including  
non-traditional credit

**Housing Choice Voucher  
Accepted**  
Yes

manual underwriting **Fannie  
Mae Conventional**

**Credit Minimum**  
620

**Minimum Down Payment**  
3%

**Down payment assistance/  
Grant**  
Down Payment  
Assistance available

**Other Benefits**  
Flexible underwriting, including

### FHA

**Credit Minimum**  
620-640

**Minimum Down Payment**  
3.5%

**Down payment assistance/  
Grant**  
Down Payment Assistance  
available

**Other Benefits**  
Flexible underwriting, including  
manual underwriting

**Housing Choice Voucher  
Accepted**  
Yes

#### **Contact:**

Deborah Mason  
Deborah.mason@citizensbank.com  
215-209-9483

Harry Pecci  
Harry.pecci@citizensbank.com  
215-512-3048

# Turn the Key Participating Lenders

## CMG Home Loans

### Community ONE

Get up to \$6,000 towards purchase. Use it towards closing costs, or to get a down payment as low as 1%, or to get a lower rate.  
<https://www.cmghomeloans.com/mysite/daniel-kemery/loan-programs/community-one-grant>

### HomeFundIt

The only online down payment gifting platform in the industry. Anyone can help you with your down payment, with no offline paperwork, no taxes, or fees. Get up to a \$2000 match!  
<https://www.cmghomeloans.com/mysite/daniel-kemery/homefundit>

### Rate Rebound

Worried about high rates? We have a solution for that.  
[https://storage.googleapis.com/flyers-storage-prod/images/web\\_flyers\\_template/66856390c5d5820240703104328.pdf](https://storage.googleapis.com/flyers-storage-prod/images/web_flyers_template/66856390c5d5820240703104328.pdf)

### Programs with no PMI

Offers lower mortgage payment. Improved monthly cash flow.

### Best Lender for First Time Homebuyers (Investopedia)

Why work with anyone else?  
<https://vimeo.com/733372055/a1794a1292>

#### **Contact:**

Christina Hernandez  
215-626-4530  
[chernandez@cmghomeloans.com](mailto:chernandez@cmghomeloans.com)

## Penn Community

### Conventional

#### **Credit Minimum**

None

#### **Down payment assistance/Grant**

Possibility to buydown rate

#### **Contact:**

Jim Drinkwater  
215-504-6590  
[jdrinkwater@penncommunitybank.com](mailto:jdrinkwater@penncommunitybank.com)

## Firsttrust Bank

### Community ONE

Get up to \$6,000 towards purchase. Use it towards closing costs, or to get a down payment as low as 1%, or to get a lower rate.  
<https://www.cmghomeloans.com/mysite/daniel-kemery/loan-programs/community-one-grant>

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### Programs with no PMI

Offers lower mortgage payment. Improved monthly cash flow.

### Best Lender for First Time Homebuyers (Investopedia)

Why work with anyone else?  
<https://vimeo.com/733372055/a1794a1292>

## WSFS

### Neighborhood Opportunity Program

#### **Credit Minimum**

620

#### **Minimum Down Payment**

3%

#### **Down payment assistance/Grant**

Up to \$10k DPA and/or closing cost

#### **Other Benefits**

6% seller assist depending on LTV, no PMI, will not be sold

### Down Payment Grant Program

#### **Credit Minimum**

620

#### **Minimum Down Payment**

80%

#### **Down payment assistance/Grant**

Up to \$10k DPA grant and/or closing cost

#### **Other Benefits**

6% seller assist depending on down payment  
AMI 80%

#### **Contact:**

J Christopher Flynn  
610-812-4505  
[J.Flynn@wsfsmortgage.com](mailto:J.Flynn@wsfsmortgage.com)

# Turn the Key Participating Lenders

## Cross Country Mortgage

### Conventional

**Minimum Down Payment:**  
3%

**Credit Minimum**  
620

#### **Other benefits**

A fixed and adjustable-rate mortgage with flexible terms and low down payment options

### FHA

**Minimum Down Payment:**  
3.50%

**Credit Minimum**  
500

#### **Other benefits**

With low down payments and higher DTI limits, this loan option is great for borrowers with less-than-perfect credit.

### VA

**Minimum Down Payment:**  
0

**Credit Minimum**  
500

#### **Other benefits**

100% financing with no down payment requirement available for Service Members and Military Families

### CCM Smart Start

**Credit Minimum**  
620

**Down payment assistance/Grant**

Covers 2% (up to \$5,250) of the down payment for eligible first-time homebuyers. **Che**

### Noa and Essex

**Credit Minimum**  
600

**Down payment assistance/Grant**

Pairs with an FHA loan, offers a 3.5% or 5% down payment assistance program.

### Lakeview, The National

**Credit Minimum**  
660

**Down payment assistance/Grant**

4% down payment assistance program paired with a conventional mortgage.

### **Contact:**

Jeremy Durkin  
Jeremy.Durkin@ccm.com  
610-213-9438

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610-731-4415

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Chris Swartz  
Email: Chris.Swartz@ccm.com  
610-766-7060

Andrew Eckstut  
215-435-5706  
andrew.eckstut@ccm.com

# Turn the Key Participating Lenders

## Fulton Mortgage

### Homebuyer Advantage Plus

**Credit Minimum**  
620

**Minimum Down Payment**  
3%

**Other Benefits**  
6% seller assistance, No PMI

### Closing Cost Assistance Program

**Credit Minimum**  
620

**Minimum Down Payment**  
5%

**Down payment assistance/  
Grant**  
Up to \$1000-\$1500 towards  
Down Payment or Closing Cost

**Contact:**

Julius S. Sharpe, Jr.  
267-780-2903 Ext. 11943

Chante' Meares  
267-780-2902  
cmeares@fultonmortgagecompany.com

## MPB Mortgage

### FHA

**Credit Minimum**  
620

### VA

**Credit Minimum**  
620

### Conventional

**Credit Minimum**  
620

**Contact:**

Gary E. Risler  
215-669-0944  
gary.risler@mpbmortgage.com

## Guaranteed Rate

### Conventional

**Credit Minimum**  
580-620

**Minimum Downpayment**  
3%

### FHA

**Credit Minimum**  
560

**Minimum Downpayment**  
3.5%

**Other benefits**  
Up to 6% seller's assist  
allowed

### VA

**Credit Minimum**  
550

**Minimum Downpayment**  
0% down for Veterans

**Other benefits**  
No lender fees

### The ONEDOWN

**Credit Minimum**  
620

**Minimum Down Payment**  
1%

**Down payment assistance/  
Grant**  
\$5,500 grant to be paired with  
conventional affordable loan  
program HomeReady

**Contact:**

Jennifer Ashley  
609-668-4493  
jennifer.ashley@rate.com

### BORROWSMART ACCESS

**Credit Minimum**  
620

**Down payment assistance/  
Grant**  
\$3,000 first time homebuyer  
grant

### SPCP HomeReady

**Credit Minimum**  
620

**Down payment assistance/  
Grant**  
\$8,000 grant  
\$500 credit towards appraisal  
fee

### Lakeview ZERO DOWN

**Credit Minimum**  
620

**Down payment assistance/  
Grant**  
5% down payment assistance  
loan when paired with a  
conventional mortgage

### CHENOA FUND

**Credit Minimum**  
600

**Down payment assistance/  
Grant**  
Up to 4% down payment  
assistance loan paired with  
FHA loan options

# Turn the Key Participating Lenders

## NFM

### Conventional

**Credit Minimum**  
620

**Minimum Downpayment**  
3%

**Other benefits**  
Available 7days, Nights &  
Weekends

### FHA

**Credit Minimum**  
500

**Minimum Downpayment**  
3.5%-10%

**Other benefits**  
100% FHA Program Available

### VA

**Credit Minimum**  
580

**Other benefits**  
Available 7days, Nights &  
Weekends

**Contact:**

Joseph Tulino  
215-669-9975  
jtulino@nfmlending.com

## M & T Bank

### M&T Grant Program

#### **Benefits**

M&T offers up to \$10,000 to low-income borrowers and up to \$5000 for moderate income borrowers purchasing in a low- or moderate-income census tract.

The grant is offered to eligible first-time home buyers.

### Home Starter Program

**Minimum Downpayment**  
3%

#### **Other benefits**

No PMI  
Fixed rate  
1% out of pocket down payment

### FNMA Home Ready

**Minimum Down Payment:**  
3%

**Other Benefits:**  
up to 6% of sales price in Interested Party

### FHA CRA

**Minimum Down Payment:**  
3.5%

**Other Benefits:**  
up to 6% of sales price in Interested Party Contributions.  
Below-market interest rate available.

**Contact:**

William N. Pennewell  
610-715-4546  
wpennewell@mtb.com

Oray Carew  
856-330-8016  
ocarew@mtb

## Success Mortgage

### Conventional

**Credit Minimum**  
620

### FHA

**Credit Minimum**  
580

### VA

**Credit Minimum**  
580

### USDA

**Credit Minimum**  
600

**Contact:**

Hakim Singleton  
267-337-3157  
Hakim@singletonmortgage.com



# Turn the Key Participating Lenders

## Truist

### HomeReady

**Credit Minimum**  
620

**Minimum Down Payment**  
5%

**Down payment assistance/  
Grant**  
3% of the lessor of home sales  
price or appraised value up to  
\$7500 (Grant)

**Other Benefits**  
Can be used towards closing  
costs, reserves, or pre-pays

**Housing Choice Voucher  
Accepted**  
Yes

### CHIP

**Credit Minimum**  
620

**Minimum Down Payment**  
\$500

**Other Benefits**  
**No MI for LMI census tract**

**Housing Choice Voucher  
Accepted**  
Yes

### Community Partner (exhausted until 2024)

**Credit Minimum**  
620

**Minimum Down Payment**  
\$1,000

**Down payment assistance/  
Grant**  
up to \$15,000 for DPA or  
closing costs

**Housing Choice Voucher  
Accepted**  
Yes

### FTHB (exhausted until 2024)

**Credit Minimum**  
620

**Minimum Down Payment**  
\$1,000

**Down payment assistance/  
Grant**  
up to \$12,500 for DPA or  
closing costs

**Housing Choice Voucher  
Accepted**  
Yes

**Contact:**  
Chris Barlow  
215-298-0744  
Chris.Barlow@truist.com

## TD Bank

### TD Right Step

**Credit Minimum**  
620

**Minimum Down Payment**  
3% - \$500 min OOP

**Other Benefits**  
Lender Paid MI

**Housing Choice Voucher  
Accepted**  
Yes

### TD Home Access Mortgage

**Credit Minimum**  
620

**Minimum Down Payment**  
3% - \$500 min OOP

**Down payment assistance/  
Grant**  
\$10,000 Lender Credit  
(dpa, buydown rate, loan  
buydown)

**Other Benefits**  
Lender Paid MI

**Housing Choice Voucher  
Accepted**  
Yes

### FNMA HomeReady

**Credit Minimum**  
620

**Minimum Down Payment**  
3% - No Required OOP

**Housing Choice Voucher  
Accepted**  
Yes

### FHA

**Credit Minimum**  
620

**Minimum Down Payment**  
3.5% - No Required OOP

**Housing Choice Voucher  
Accepted**  
Yes

#### Contact:

Irv Brockington  
215-526-8044  
irvin.brockington@td.com

Patrick Nicholson  
201-574-1713  
patrick.nicholson@td.com

Vanessa Owens  
443-939-4870  
vanessa.owens@td.com

# Turn the Key Participating Lenders

## Ocean First

### Neighbor First

**Credit Minimum**

620

**Max CLTV**

105%

**Down payment assistance/  
Grant**

\$6k grant

**Other Benefits**

1% interest rate discount

No PMI required, only cash  
requirement is the \$595

application fee and a 1 year HOI  
premium

**Contact:**

Mark Tillman

856-669-9425

mtillman@oceanfirst.com

## Prosperity Home Mortgage

### HomeBuyer Boost (First-Time Homebuyers)

Down payment assistance  
program offering a \$5000  
agency grant based on  
the location of your current  
residence.

### BorrowSmart Access (First-Time Homebuyers)

Down payment assistance  
program offering \$1500  
agency grant based on  
the location of the primary  
purchase residence.

**Contact:**

Pam Russakoff

215-840-4676

pam.russakoff@phmloans.com

Camen Ely

Carmen.eley@phmloans.com

215-651-2396

Crystal Bell

Crystal.bell@phmloans.com

267-664-6333

Angie Alcalde

Angie.alcade@phmloans.com

215-834-4232

Milagros Crespo

Milagros.crespo@phmloans.com

856-993-4963

Antonio Vadillo

Antonio.vadillo@phmloans.com

267-524-8007

# Turn the Key Participating Lenders

## Citywide Home Mortgage

### Conventional

**Credit Minimum**

580-620

**Minimum Downpayment**

3%

**Other Benefits**

No MI

### FHA

**Credit Minimum**

500

**Minimum Downpayment**

3.5%

**Other Benefits**

Up to 6% sellers assist

### VA

**Credit Minimum**

550

**Minimum Downpayment**

0%

**Other Benefits**

No lenders fees

### BORROWSMART ACCESS

**Credit Minimum**

620

**Down payment assistance/  
Grant**

\$3,000 in the form of a non-repayable grant

### HomeReady First

**Credit Minimum**

620

**Down payment assistance/  
Grant**

Non-repayable grant up to \$7,000 along with a \$500 credit towards the appraisal fee

#### **Contact:**

Kyle Kelly

215-987-4337

kyle.kelly@citywidehm.com

### Lakeview ZERO DOWN

**Credit Minimum**

620

**Other Benefits**

Up to a 5% down payment assistance loan when paired with a conventional mortgage

### The ONEDOWN

**Credit Minimum**

620

**Minimum Downpayment**

1%

**Down payment assistance/  
Grant**

Non-repayable grant of up to a total of \$5,500 to be paired with conventional affordable loan program HomeReady

Below market interest rate and reduced MI

### CHENOA FUND

**Credit Minimum**

600

**Down payment assistance/  
Grant**

Down-payment assistance up to 4% of the sales price paired with FHA loan options

## Quaint Oak Mortgage

### HomeReady/ HomePossible

**Credit Minimum**

620

**Minimum Downpayment**

3%

**Other Benefits**

Income limits, reduced MI

### Conventional

**Credit Minimum**

620

**Minimum Downpayment**

3%

**Other Benefits**

No income limits

### FHA

**Credit Minimum**

500

**Minimum Downpayment**

3.5%

**Other Benefits**

Flexible underwriting

### VA

**Credit Minimum**

580

**Minimum Downpayment**

\$0 down, for eligible veterans

### USDA

**Credit Minimum**

No min credit

**Minimum Downpayment**

\$0 down

**Other Benefits**

Income & location limits

#### **Contact:**

Patrick Lopez

267-800-2132

plopez@quaintoak.com

Paul Moseng

215-355-5945

pmoseng@quaintoak.com

Christopher Hawk

267-784-5376

chawk@quaintoak.com

Daniel Carnation

215-355-5945

dcarnation@quaintoak.com

Eli O. Betancourt

484-788-8708

ebetancourt@quaintoak.com

## GLOSSARY

**OOP** – Out of pocket

**MI/PMI** – Mortgage Insurance

**DPA** – Down Payment Assistance

**AMI** – Area Median Income