

Turn the Key Participating Lenders 2025

Turn the Key Participating Lenders

Allied Mortgage.....	1	Truist.....	7
Cardinal Financial.....	1	TD Bank.....	7
Customers Bank.....	1	Ocean First.....	8
Bank of America.....	1	Prosperity Home Mortgage.....	8
Citizens Bank.....	2	Philly Advisors.....	8
CMG Home Loans.....	3	Citywide Home Mortgage.....	9
Penn Community.....	3	Quaint Oak Mortgage.....	9
Firsttrust Bank.....	3	Annie-Mac Home Mortgage	10
WSFS.....	3	Meridian Bank.....	10
Cross Country Mortgage.....	4		
Fulton Mortgage.....	5		
MPB Mortgage.....	5		
Guaranteed Rate.....	5		
NFM.....	6		
Success Mortgage.....	6		
Univest.....	6		
M & T Bank.....	6		

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

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

Penn Community

Conventional

Credit Minimum

None

Down payment assistance/Grant

Possibility to buydown rate

Contact:

Jim Drinkwater
215-504-6590
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>

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_

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

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

Laura Corley
Laura.Corley@ccm.com
610-731-4415

Sachaney Mills
Sachaney.Mills@ccm.com
215-701-6703

Ken Feinman
Ken.Feinman@ccm.com
215-622-9779

Victoria Kammer
Victoria.Kammer@ccm.com
609-408-5787

Terri Santiago-Parker
Terri.Parker@ccm.com
856-776-6886

Joseph Parker
Joseph.Parker@ccm.com
856-776-6879

Susan O'Hara
Susan.OHara@ccm.com
484-977-4834

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@nfmmlending.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

Univest

Conventional

Credit Minimum
620

FHA

Credit Minimum
600

Evan Richman
215-380-5869
richmane@univest.net

Diane Giovinazzo
267-228-9851
giovinazzod@univest.net

Brian Dooley
215-820-7803
dooleyb@univest.net

Steve Bamberski
215-901-3572
bamberskis@univest.net

Angie Alcalde
215-834-4232
alcaldea@univest.net

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

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

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

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

Philly Advisors

Conventional

Credit Minimum
620

Minimum Downpayment
3%

FHA

Credit Minimum
620

Minimum Downpayment
3.5%

VA

Credit Minimum
620

Minimum Downpayment
0

Contact:
Jason DeLisi
610-715-3879
jdelisi@phillyadvisors.com

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

Turn the Key Participating Lenders

Annie-Mac Home Mortgage

FHA

Credit Minimum

As low as 550 with 10%
down

580 and no score with 3.5%
down

Conventional

Credit Minimum

620 or no score with as low
as 3% down

Contact:

Joe Viscuse
267-283-2780
jviscuse@annie-mac.com

Shawn Yocum
267-283-2780
syocum@annie-mac.com

Tom Fox
856-242-5502
tfox@annie-mac.com

VA

Credit Minimum

580 up to 100% financing

USDA

Credit Minimum

620 up to 100% financing

Antwone Rodgers
856-242-5502
arodgers@annie-mac.com

Mike Giliottone
856-282-2549
mgiliottone@annie-mac.com

Meridian Bank

FHA

Credit Minimum

600-620

VA

Credit Minimum

600-620

Conventional

Credit Minimum

620

Contact:

Daniel Deon
484.235.0457
Daniel.Deon@meridianmortgage.com

Stacy Harrison
302-504-5388
Sharrison@meridianmortgage.com