

TURN THE KEY

Participating Lenders 2026

Turn The Key Participating Lenders

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Allied Mortgage

Conventional

Credit Minimum: 620

FHA

Credit Minimum: 580

Contact

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Annie-Mac Home Mortgage

Conventional

Minimum Credit Requirements: 620 or No Score with as low as 4% down

FHA

Minimum Credit Requirements: As low as 550 with 10% down or 580 and No Score with 3.5% down

VA

Minimum Credit Requirements: 580 up to 100% financing

USDA

Minimum Credit Requirements: 620 up to 100% financing

Contacts

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Cardinal Financial

HomeReady

50% AMI Max

Minimum Down Payment: 3%

Down payment Assistance Grant: \$2,500
credit towards down payment or closing cost

Home Possible

50% AMI Max

Minimum Down Payment: 3%

Down payment Assistance Grant: \$2,500
credit towards down payment or closing cost

Contacts

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Citadel Credit Union

Product: Citadel Home Help

Min Credit Score: 620

Downpayment Assistance: Yes, up to
\$18,000

Other Benefits: Up to 1.25% rate reduction
to assist with funds for improvements to a
primary residence in qualified communities

Contacts

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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 manual underwriting

Housing Choice Voucher Accepted: Yes

Fannie Mae HomeReady SPCP

Credit Minimum: 620

Minimum Down Payment: 3%

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

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

Housing Choice Voucher Accepted: Yes

Fannie Mae Conventional

Credit Minimum: 620

Minimum Down Payment: 3%

Down payment Assistance/Grant: Down Payment Assistance available

Other Benefits: Flexible underwriting, including manual underwriting

Housing Choice Voucher Accepted: Yes

FHA

Credit Minimum: 620-640

Down Payment: 3-5%

Down payment Assistance/Grant: Down Payment Assistance available

Other Benefits: Flexible underwriting, including manual underwriting

Housing Choice Voucher Accepted: Yes

Contacts

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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

Lakeview ZERO

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: 620

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

Contact

Kyle Kelly

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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_

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

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CrossCountry Mortgage

Conventional

Credit Minimum: 620

Minimum Down Payment: 3%

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

FHA

Credit Minimum: 620

Minimum Down Payment: 3.50%

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

VA

Credit Minimum: 500

Minimum Down Payment: 0%

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

CCM Smart Start

Credit Minimum: 620

Minimum Down Payment: Covers 2% (up to \$5,250) of the down payment for eligible first-time homebuyers.

Chenoa and Essex

Credit Minimum: 600

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

Lakeview, The National

Credit Minimum: 660

Minimum Down Payment: 4% down payment assistance program paired with a conventional mortgage.

Contacts

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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

Contacts

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Firsttrust Bank

HomeFirst Mortgage

Credit Minimum: 620

Minimum Down Payment: 1.5%

Other Benefits: No MI, Flexible underwriting, including non-traditional credit, manual underwriting.

HomeFirst Plus Mortgage

Credit Minimum: 620

Minimum Down Payment: 0%

Other Benefits: No MI, Flexible underwriting, including non-traditional credit, manual underwriting.

Home Prosper Mortgage Program

Credit Minimum: 620

Minimum Down Payment: 3%

Down payment assistance/Grant: Closing Cost/Down Payment Assistance up to \$15k

Other Benefits: Flexible underwriting, including non-traditional credit

Fannie Mae HomeReady

Credit Minimum: 620

Minimum Down Payment: 3%

Other Benefits: Flexible underwriting, including non-traditional credit, manual underwriting.

Conventional

Credit Minimum: 620

Minimum Down Payment: 3%

Other Benefits: Flexible underwriting, including manual underwriting.

Freddie Mac HomeOne

Credit Minimum: 620

Minimum Down Payment: 3%

Other Benefits: Flexible underwriting, including manual underwriting.

Freddie Mac Home Possible

Credit Minimum: 620

Minimum Down Payment: 3%

Other Benefits: Flexible underwriting, including non-traditional credit, manual underwriting.

FHA

Credit Minimum: 620

Minimum Down Payment: 3.50%

Other Benefits: Flexible underwriting, including manual underwriting.

Contact

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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

Contacts

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LINKBANK

First time Homebuyer

Minimum Credit Score: 680

Minimum Down Payment: 3%

Maximum Loan Amount: \$275,000

Other: No borrower paid MI

Contact

David Rogers

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M&T Bank

M&T Grant Program

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 Down Payment: 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 Contributions.

FHA CRA

Minimum Down Payment: 3.5%

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

Contacts

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ocarew@mtb.com

Meridian Bank

FHA

Credit Minimum: 600-620

VA

Credit Minimum: 600-6220

Conventional

Credit Minimum: 620

Contacts

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Stacy Harrison

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Sharrison@meridianmortgage.com

Movement Mortgage

Loan Options

Conventional Loans

Low-down-payment options with as little as 3% down.

No-mortgage-insurance programs available for qualified buyers.

Credit scores starting between 580-620

FHA Loans

Minimum 3.5% down payment.

Flexible guidelines-creditscoresstartingat580

VA Loans

0% down for eligible Veterans, active-duty service members, and surviving spouses.

Flexible credit guidelines, with scores as low as 550.

Affordable Lending & Assistance Programs

Movement Boost

An assistance program exclusively through Movement Mortgage that provides closing cost assistance for qualified borrowers.

HomeReady® & Home Possible® Mortgages

Affordable conventional loan options for qualified buyers, featuring:

- Low down payment requirements
- Below-market interest rates
- Opportunities for lender credits

Minimum credit score 620.

Grab the Key Initiative

An educational and assistance program exclusively through Movement Mortgage. Qualified borrowers may receive closing cost credits upon completion.

Contacts for Movement Mortgage:

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Madison Callahan

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Mobile (610) 505-1554

MPB Mortgage

FHA

Credit Minimum: 620

VA

Credit Minimum: 620

Conventional

Credit Minimum: 620

Contact

Gary E. Risler

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NFM

Conventional

Credit Minimum: 620

Minimum Down Payment: 3%

Other Benefits: Available 7 days, Nights & Weekends

FHA

Credit Minimum: 500

Minimum Down Payment: 3,5%-10%

Other Benefits: 100% FHA Program Available

VA

Credit Minimum: 580

Other Benefits: Available 7 days, Nights & Weekends

Contact

Joseph Tulino

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jtulino@nfmlending.com

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

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Penn Community

Conventional

Credit Minimum: None

Down payment Assistance/Grant: Possibility to buydown rate

Contact

Jim Drinkwater

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Philadelphia Federal Credit Union (PFCU)

Conventional

Credit Minimum: 620

Minimum Down payment: 3%

Other Benefits: Up to \$2000 in closing cost assistance

Home Ready

Credit Minimum: 620

AMI Max: 80%

Minimum Down payment: 3%

Contact

Regina Carolan

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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

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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.

Contacts

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Quaint Oak Mortgage

HomeReady/HomePossible

Credit Minimum: 620
Minimum Down Payment: 3%
Other: Income limits, reduced MI

Conventional

Credit Minimum: 620
Minimum Down Payment: 3%
Other: No income limits

FHA

Credit Minimum: 500
Minimum Down Payment: 3.5%
Other: Flexible underwriting

VA

Credit Minimum: 580
Minimum Down Payment: \$0
Other: For eligible veterans

USDA

Credit Minimum: No minimum credit
Minimum Down Payment: \$0 down
Other: Income & location limits

Contacts

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Rate

Loan programs:

Conventional

Credit Minimum: 580-620
Minimum Down Payment: 3%
Other: No MI options

FHA

Credit Minimum: 560
Minimum Down Payment: 3.5%
Other: Up to 6% seller's assist allowed

VA

Credit Minimum: 550
Minimum Down Payment: 0% down for Veterans
Other: No lender fees

Affordable lending options:

THE ONEDOWN program exclusively through Rate allows you to buy a home with as little as 1% down. This program offers a 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. Minimum credit score 620.

BORROWSMART ACCESS through Rate and Freddie Mac provides \$3,000 in the form of a non-repayable grant for first time homebuyers. Minimum credit score 620.

SPCP HomeReady is available to homebuyers living in certain census tracts. This grant offers a non-repayable grant up to \$8,000 along with a \$500 credit towards the appraisal fee. Minimum credit score 620.

Lakeview ZERO DOWN through Rate will offer up to a 5% down payment assistance loan when paired with a conventional mortgage. No first time homebuyer requirement. Minimum credit score 620.

CHENOA FUND offers down payment assistance up to 4% of the sales price paired with FHA loan options. No first time homebuyer requirement. Minimum credit score 600.

Contact

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S&T Bank

Homeownership Program Specifics:

3% Down Payment
620 Credit score minimum
Fixed Interest Rate
No Mortgage Insurance
Conventional Mortgage

All eligible borrowers will receive up to \$3,000 in closing cost assistance.

Additionally S&T Bank applies a \$650 credit to the our origination fee of \$1,150 this means you only contribute 500 on your cost sheet

One-unit properties (Single Family Homes)

6% Sellers assistance availables

Contacts

David C. McGowan
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David.mcgowan@stbank.com

Success Mortgage

Conventional

Credit Minimum: 620

FHA

Credit Minimum: 580

VA

Credit Minimum: 580

USDA

Credit Minimum: 600

Contact

Hakim Singleton
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Hakim@singletonmortgage.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
Other Benefits: Lender Paid MI
Down payment assistance/Grant: \$10,000
Lender Credit (dpa, buydown rate, loan buydown)
Housing Choice Voucher Accepted: Yes

FNMA Home Ready

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

Contacts

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Vanessa Owens

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TruMark Financial Credit Union

HomeSweet Loan

Minimum Down Payment: 3%

Other Benefits: Up to 6% seller assist, No MI required,

Contacts

Herb Smith

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Andy Kossman

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Truist

Home Ready

Credit Minimum: 620

Minimum Down Payment: 5%

Down payment Assistance/Grant: 3% of the lessor of home sales price or appraised value up to \$7,500 (Grant)

Other Benefits: Can be used towards closing costs, reserves, or pre-paids

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

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Univest

Conventional

Credit Minimum: 620

FHA

Credit Minimum: 600

Contacts

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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 s-old

Down Payment Grant Program

Credit Minimum: 620

Maximum AMI: 80%

Down payment Assistance/Grant: Up to \$5k

DPA grant and/or closing cost

Other Benefits: 6% seller assist depending on down payment

Contacts

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