TURN THE KEY

Participating Lenders 2026

Turn The Key
Participating Lenders

Allied Mortgage

Conventional
Credit Minimum: 620

FHA
Credit Minimum: 580

Contact

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

Annie-Mac Home Mortgage

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

FHA
Minimum Credit Requirements: As low as 550 with 10% down or 5801 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

Joe Viscuse
267-283-2780
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Shawn Yocum
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Tom Fox
856-242-5502
tfox@annie-mac.com

Antwone Rodgers
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arodgers@annie-mac.com

Mike Giliottone
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mgiliottone@annie-mac.com

Bank of America

Contact

Luis Maldonado
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267.234.7832
luis.maldonado2@bofa.com

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

Cat Borrero
856-438-9331
cat.borrero@cardinalfinancial.com

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Elizabeth Parris
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Danielle Weissman
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Dani St. John
980-261-2986
dani.stjohn@cardinalfinancial.com

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

Evan Richman
(484) 889-4565
EvanRichman@CitadelBanking.com

Roxana Hernandez
(484) 250-8271
RoxanaHernandez@CitadelBanking.com

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

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

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

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
215-987-4337
kyle.kelly@citywidehm.com

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

Christina Hernandez
215-626-4530
chernandez@cmghomeloans.com

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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Victoria.Kammer@ccm.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

Contacts

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Andrew Eckstut
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andrew.eckstut@ccm.com

Firstrust 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

Bart Skurbe
215-771-5626
bskurbe@firstrust.com

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

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

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

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

717-288-7034
drogers@linkbank.com

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

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

Oray Carew
856-330-8016
ocarew@mtb.com

Meridian Bank

FHA
Credit Minimum: 600-620

VA
Credit Minimum: 600-6220

Conventional
Credit Minimum: 620

Contacts

Daniel Deon
484.235.0457
Daniel.Deon@meridianmortgage.com

Stacy Harrison
302-504-5388
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 - credit scores starting at 580

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:

Jennifer Ashley
609-668-4493
Jennifer.Ashley@movement.com

Madison Callahan
928-287-9332
Madison.Callahan@movement.com

Bob Saritsoglou
bob.saritsoglou@movement.com
Mobile (610) 505-1554

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

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
215-669-9975
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
856-669-9425
mtillman@oceanfirst.com

Nation One Mortgage

PHFA
Credit Minimum: 660
As low as 500 for FHA (with 10% Down payment)

Contact

Antonio Vadillo
avadillo@nationone.com
Phone: 856-334-1200 x 202
Cell Phone: 267-524-8007

Penn Community

Conventional
Credit Minimum: None
Down payment Assistance/Grant: Possibility to buydown rate

Contact

Jim Drinkwater

215-504-6590
jdrinkwater@penncommunitybank.com

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
215-934-4051
rcarolan@pfcu.com

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

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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Milagros Crespo
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Antonio Vadillo
267-524-8007
Antonio.vadillo@phmloans.com

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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484-788-8708
ebetancourt@quaintoak.com

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

Mara Fisher - 215-740-1932
Mara.Fisher@rate.com – NMLS 177169

Barbara McLaughlin – 610-716-2607
Barb.McLaughlin@rate.com - NMLS# 581414

Robin Bowman – 610- 246-2896
Robin.Bowman@rate.com - NMLS# 137160

Leonard Vannicola - 484-832-8670
Leonard.Vannicola@rate.com

Jeffrey Angelucci - 215-801-2112
Jeff.Angelucci@rate.com

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
412-915-7997
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
267-337-3157
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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irvin.brockington@td.com

Patrick Nicholson
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patrick.nicholson@td.com

Vanessa Owens
443-939-4870
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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
215-953-5330
hsmith@trumark.org

Andy Kossman
215-953-5352
akossman@trumark.org

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

Chris Barlow

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

Univest

Conventional
Credit Minimum: 620

FHA
Credit Minimum: 600

Contacts

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

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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