

TURN THE KEY

Participating Lenders 2025

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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 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

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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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Harry Pecci

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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

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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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Guaranteed 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 Guaranteed 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 Guaranteed 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 Guaranteed 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

Jennifer Ashley

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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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Oray Carew

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Meridian Bank

FHA

Credit Minimum: 600-620

VA

Credit Minimum: 600-6220

Conventional

Credit Minimum: 620

Contacts

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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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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

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Penn Community

Conventional

Credit Minimum: None

Down payment Assistance/Grant: Possibility to buydown rate

Contact

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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

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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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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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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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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-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

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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

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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

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