

# 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

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Wendy@alliedmg.com

## 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

### Contact

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## Bank of America

### Contact

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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

### Contact

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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

### Contact

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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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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\\_](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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Christina Hernandez

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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.

## Contact

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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

## Contact

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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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Bart Skurbe

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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

## Contact

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Julius S. Sharpe, Jr.

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Chante' Meares

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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.

### Contact

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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

### Contact

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## MPB Mortgage

### FHA

Credit Minimum: 620

### VA

Credit Minimum: 620

### Conventional

Credit Minimum: 620

### Contact

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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

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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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Mark Tillman

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## Penn Community

### Conventional

Credit Minimum: None

Down payment Assistance/Grant: Possibility to buydown rate

### Contact

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Jim Drinkwater

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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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Jason DeLisi

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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.

### Contact

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Antonio Vadillo

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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

### Contact

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#### Daniel Carnation

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## Success Mortgage

### Conventional

Credit Minimum: 620

### FHA

Credit Minimum: 580

### VA

Credit Minimum: 580

### USDA

Credit Minimum: 600

### Contact

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#### 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

## Contact

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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

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## Univest

### Conventional

Credit Minimum: 620

### FHA

Credit Minimum: 600

### Contact

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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 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

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