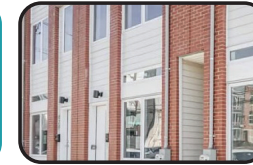


Turn the Key Participating Lenders



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

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-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

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

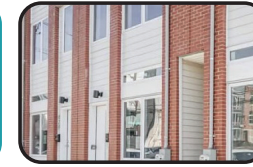
Down payment assistance/Grant
up to \$12,500 for DPA or closing costs

Housing Choice Voucher Accepted
Yes



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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

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

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

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

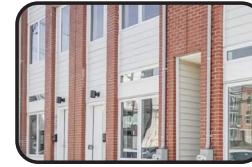
Contact:
Julius S. Sharpe, Jr.
267-780-2903 Ext. 11943

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



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Turn the Key Participating Lenders



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

Joe Hallinan
610-613-9524
Joseph.Hallinan@wsfsmortgage.com

Peter Gorman
267-473-1955
pgorman@wsfsmortgage.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

Bank of America

Contact:
Mike Morton
Community Lending Officer
NMLS ID:986818
215-398-7843
1501 Locust St.
Philadelphia PA, 19102

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.alcalde@phmloans.com
215-834-4232

Milagros Crespo
Milagros.crespo@phmloans.com
856-993-4963

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

Allied Mortgage

Conventional

Credit Minimum
620

FHA

Credit Minimum
580

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

Success Mortgage

Conventional

Credit Minimum
620

FHA

Credit Minimum
580

VA

Credit Minimum
580

USDA

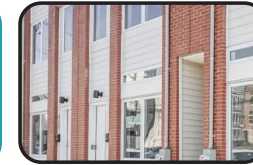
Credit Minimum
600

Contact:
Hakim Singleton
267-337-3157
Hakim@singletonmortgage.com



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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

GLOSSARY

OOP – Out of pocket
MI/PMI – Mortgage Insurance
DPA – Down Payment Assistance
AMI – Area Median Income

Penn Community

Conventional

Credit Minimum
None

Down payment assistance/Grant
Possibility to buydown rate

Contact:
Jim Drinkwater
215-504-6590
jdrinkwater@penncommunitybank.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

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

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

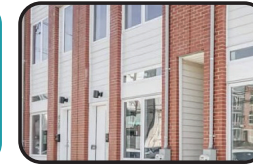
Down payment assistance/Grant
Up to 4% down payment assistance loan paired with FHA loan options

Contact:
Jennifer Ashley
609-668-4493
Email: jennifer.ashley@rate.com



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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
chernandez@cmghomeloans.com
215-626-4530

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 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:

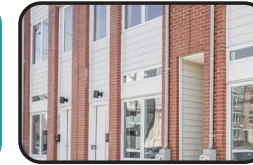
William N. Pennewell
610-715-4546
wpennwell@mtb.com

Oray Carew
856-330-8016
ocarew@mtb



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Turn the Key Participating Lenders



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
980-261-3253
elizabeth.parris@cardinalfinancial.com

Danielle Weissman
856-328-0884
danielle.weissman@cardinalfinancial.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



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