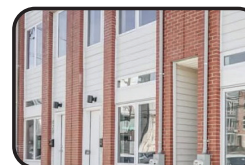


# Turn the Key Participating Lenders



## 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

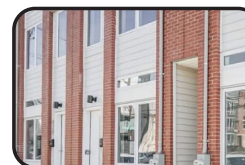
**Down payment assistance/Grant**  
up to \$12,500 for DPA or closing costs

**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

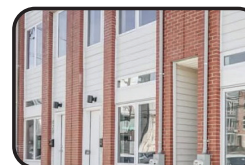


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# Turn the Key Participating Lenders



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**TURN  
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The Philadelphia Affordable  
Homeownership Program



## 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

### Pathway to Prosperity

Grant program offering up to \$10,000 per transaction to qualified applicants who are moving to or currently residing in an eligible area.  
<https://www.phmloans.com/pathway-to-prosperity>

### 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:**  
Pathway to Prosperity Consumer Team  
833-910-1259  
pathwaytoprosperity@prosperity-direct.com

## 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

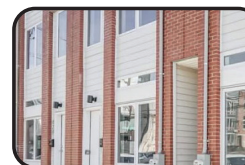


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# Turn the Key Participating Lenders



PHILADELPHIA  
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**TURN  
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The Philadelphia Affordable  
Homeownership Program



## 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@nfm lending.com](mailto:jtulino@nfm lending.com)

## Penn Community

### Conventional

**Credit Minimum**

None

**Down payment assistance/Grant**

Possibility to buydown rate

**Contact:**

Jim Drinkwater

215-504-6590

[jdrinkwater@penncommunitybank.com](mailto: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](mailto: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](mailto:jennifer.ashley@rate.com)

## GLOSSARY

OOP – Out of pocket

MI/PMI – Mortgage Insurance

DPA – Down Payment Assistance

AMI – Area Median Income

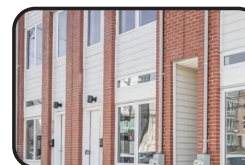


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# Turn the Key Participating Lenders



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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\\_template/66856390c5d5820240703104328.pdf](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  
wpennewell@mtb.com

Oray Carew  
856-330-8016  
ocarew@mtb