

Introducing **K-FIT**

from the Pennsylvania Housing Finance Agency

Qualified buyers can receive funds to help make homeownership a reality.

K-Fit helps homebuyers secure the funds needed for down payment or closing costs when purchasing through the Keystone Home Loan Program.

PROGRAM GUIDELINES:

- Forgivable second loan for up to 5% of the lesser of the purchase price or appraised value. No maximum dollar limit
- Minimum Loan amount of at least \$500
- Second lien loan forgiven annually at ten percent (10%) per year for 10 years
- No interest and no payments for the time period of the loan
- Minimum 660 Credit Score required for all borrowers
- May only be combined with Keystone Home Loan Program; Conventional, FHA, and USDA loan types
- Maximum financing is required
- May not be combined with other PHFA assistance programs with the exception of Access Modification Loan Program

For all of your real estate and mortgage needs, call your trusted local professionals today!



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