

WELCOME HOME.



PHFA

PENNSYLVANIA HOUSING FINANCE AGENCY

## WHY SHOULD I CHOOSE A PHFA MORTGAGE?

- ▶ Home purchase and refinance options
- ▶ Closing cost and downpayment assistance
- ▶ 30 year fixed-rate mortgage loans
- ▶ Competitive interest rates and affordable mortgage terms set by PHFA
- ▶ Conventional, FHA, VA and RD loan types
- ▶ Free homebuyer education provided by PHFA approved counseling agencies
- ▶ Over 130 lending partners throughout Pennsylvania
- ▶ Access Modification funds and additional downpayment and closing cost assistance available for persons with disabilities
- ▶ Servicing provided by PHFA for the life of the loan
- ▶ PHFA has been in the home loan business for over 30 years, helping 150,000 households purchase a home
- ▶ Home repair programs are available too!



For more information, visit  
[www.PHFA.org](http://www.PHFA.org) or call 800-822-1174.