

GET YOUR FINANCIAL FITNESS ON TRACK WITH **K-FIT** KEYSTONE FORGIVABLE IN TEN YEARS LOAN PROGRAM



K-FIT provides downpayment and closing cost assistance for homebuyers utilizing PHFA's Keystone Home Loan program.

Eligible borrowers may receive:

- A forgivable second loan of 5% of the lesser of the purchase price or appraised value with no maximum dollar limit.
- Forgiven 10% a year over a 10-year period

Some program requirements include:

- Borrowers must meet the eligibility requirements for the Keystone Home Loan program.
- Borrowers must have a minimum FICO score of 660.
- Maximum financing is required.
- Funds may be used toward downpayment and/or closing costs.
- Borrower must have minimum contribution per PHFA guidelines.
- Homebuyer education must be completed through one of PHFA's approved counseling agencies.

To learn more, visit www.PHFA.org, email bizdevelopment@phfa.org or call 717-780-3871.



www.PHFA.org • 855-827-3466

