Flex your financial muscles and obtain an affordable mortgage under the Keystone Flex Loan Program!

Keystone Flex Loan Program includes:
- Keystone Flex with K-FIT (Purchases)
- Keystone Flex with Purchase and Improvement ($30,000) with K-FIT
- Keystone Flex (Refinancing)

Program requirements include:
- Borrowers must have a minimum FICO score of 660
- Maximum financing required
- No first-time homebuyer requirements
- Homebuyer education must be completed through one of PHFA's approved counseling agencies

Eligible borrowers may receive:
- For purchase transactions – Conventional or Government financing paired with K-FIT
- Keystone Forgivable in Ten Years Loan Program (K-FIT) provides a forgivable, second lien loan at 5% of the lesser of the purchase price or appraised value
- Flexible refinancing options

To learn more, visit [www.PHFA.org](http://www.PHFA.org), email [askphfa@phfa.org](mailto:askphfa@phfa.org) or call 855-827-3466.