

Pennsylvania Housing Finance Agency (PHFA)

Keystone Home Loan Program



Looking for a good first time home buyer program? If so, consider the Keystone Home Loan Program. This loan program offers below market interest rates and is open to all applicants who meet income and sales price limits.

The borrower(s) must occupy the home as their primary residence. Eligible properties are one or two unit family dwellings (attached or detached), including condominium units. If the property is a two unit residence, the borrower must intend to live in one of the units. Three and four unit buildings are ineligible with the Keystone Home Loan Program. **This loan program allows for up to 97% financing!**

Purchase Price & Income Limits	<i>County</i>	<i>Purchase Price Limit</i>	<i>Income: 1&2 Member Household</i>	<i>Income: 3&4 Member Household</i>
	Montgomery, Bucks, Chester, Delaware	\$354,700	\$87,400	\$100,500
Lehigh	\$343,000	\$79,800	\$91,700	
Philadelphia	\$433,500	\$104,800	\$122,300	

Required for Eligibility

- All adults who intend to live in the home within 12 months from closing are first-time homebuyers. Or borrower is not a first-time homebuyer, but intends to purchase a home in a targeted county or area.
- Combined household income must not exceed the above income limits.
- The purchase price does not exceed the price limits above.
- Minimum Credit Score is 620. Any credit score below 680 must attend in-person homebuyer education. All loans subject to credit approval.
- Borrowers can put as little as 3% down with attractive low rates.

SPEAK WITH YOUR TRIDENT MORTGAGE CONSULTANT FOR FULL DETAILS



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