



# PHFA

PENNSYLVANIA HOUSING FINANCE AGENCY

Introducing NEW downpayment a closing cost assistance for ALL eligible first-time homebuyers!

## Keystone Assistance Loan (KAL) provides...

Up to **\$1,500** through the  
Keystone Home Loan

Up to **\$3,000** through the  
Keystone Home Loan PLUS

### Why should you choose a PHFA loan?

- Reasonable interest rates with restricted fees
- TAX CREDIT ADVANCE!!!!!!
- NEW Mortgage Insurance sources (PHIF)
- 30 year fixed-rate mortgages
- Flexible credit underwriting
- Free homebuyer education
- Conventional, FHA, VA, and RHS
- 97% & 95% financing options available
- No minimum credit score
- Discounted title insurance upon request
- Accessibility programs available
- Mortgage is assumable to qualified borrowers
- Additional \$15,000 in Purchase Improvement funds available with a PHFA first mortgage.
- PHFA partners with over 200 approved lenders and brokers.



Visit [www.phfa.org](http://www.phfa.org) or call 1.800.822.1174 to learn more about PHFA Homeownership Programs or to find a lender near you.