

INTRODUCING PHFA'S KEYSTONE FLEX LOAN PROGRAM (K-FLEX)



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