



PA HOUSING FINANCE AGENCY: K-FIT

# You can buy a home with no down payment out of pocket!\*

## The United Pennsylvania Down Payment Advantage

The Keystone Forgivable in Ten Years Loan Program (K-FIT) is available for qualified homebuyers, to provide assistance towards down payment and/or closing costs. This program provides a second mortgage loan to help buyers supplement the costs of homeownership. Eligible borrowers may receive five percent (5%) of the lesser of the purchase price or appraised value with no maximum dollar limit in down payment and closing cost assistance.

**Buying a home  
begins here.**

### Program Benefits

- Up to 5% towards your down payment and closing costs\*
- Forgiven after 10 years.
- 10% forgiven each year.

### ELIGIBILITY REQUIREMENTS

- Min 600 FICO
- Only used for minimum required down payment and/or closing costs
- Cannot have liquid assets in excess of \$50,000 after deducting funds needed for closing.

United Mortgage Corp. | 800.462.4862 | [unitedmortgage.com](http://unitedmortgage.com)



This is not a credit decision or a commitment to lend. Rates and programs subject to change without notice and may not be available at commitment or closing. Subject to approval. \*Available only to first time homebuyers who must attend the program's first-time homebuyer orientation. Applicants must qualify for the program and meet the program's criteria including the use of the down-payment assistance, applicable properties and geographic areas. United Mortgage Corp., NMLS ID# 1330, 401 Broadhollow Road, Suite 150, Melville, NY 11747, 800-462-4862. United Mortgage Corp. is not affiliated with the U.S. government, HUD, FHA, VA, or any other government agencies. PA Department of Banking and Securities, Mortgage Lender License #22672 / Third-Party Loan Servicer License #66524. For licensing information go to: [unitedmortgage.com/licensing](http://unitedmortgage.com/licensing) and [nmlsconsumeraccess.org](http://nmlsconsumeraccess.org). Equal Housing Opportunity. SM 2025 United Mortgage Corp. All rights reserved.