UNITED
MORTGAGE CORP

PA HOUSING FINANCE AGENCY: K-FIT

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

## Program Benefits

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

## 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.

## 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.

**Buying a home begins here.**

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EQUAL HOUSING OPPORTUNITY