

A photograph of a male runner in a grey tank top and black shorts, captured from behind as he sprints on a blue athletic track. The sun is low in the sky, casting a long shadow of the runner onto the track. In the background, a green field is visible.

GET YOUR FINANCIAL FITNESS ON TRACK WITH **K-FIT** KEYSTONE FORGIVABLE IN TEN YEARS LOAN PROGRAM

K-FIT provides downpayment and closing cost assistance for homebuyers utilizing PHFA's home purchase loan programs.

Eligible borrowers may receive:

- A forgivable second loan of 5% of the lesser of the purchase price or appraised value with no maximum dollar limit.
- Forgiven 10% a year over a 10-year period.

Some program requirements include:

- Borrowers must meet qualifying requirements of a PHFA mortgage loan.
- Borrowers must have a minimum FICO score of 660.
- Maximum financing is required.
- Funds may be used toward downpayment and/or closing costs.
- Homebuyer education must be completed through one of PHFA's approved counseling agencies.

TO LEARN MORE, VISIT WWW.PHFA.ORG OR CALL 855-827-3466.

