

Trident Mortgage Company^{LP}

Philadelphia Freedom from Mortgage Insurance!

For **ALL** Pennsylvania Homebuyers
...not just Philadelphia

3% DOWN PAYMENT
NO MORTGAGE INSURANCE

HFA Preferred Risk Sharing
Conventional Mortgage
for PA Homebuyers



The PHFA (Pennsylvania Housing Finance Agency) offers the HFA (Housing Finance Agency) Preferred Risk Sharing Mortgage, a conventional, fully amortized 30 year rate loan program that allows you to put **less money down than an FHA loan, but pay NO mortgage insurance for the life of the loan!**

Program Details

Purchase or Refinance loans available

Buyer does *not* have to be a first-time homebuyer
Borrower may not own another property at time of closing

Owner Occupied
Non-occupant co-borrower not permitted

Single Unit Properties
Condos are acceptable. No manufactured homes.

Minimum 620 FICO Score

Homebuyer Education required for all borrowers

Keystone Advantage Assistance Loan available for down payment. Minimum of \$1,000 or 1% homebuyer contribution required

Income Limits Apply and varies by county. Your Mortgage Consultant can provide limits for your county

Loan Amount may not exceed Fannie Mae loan limits. High cost areas are not eligible

SPEAK WITH YOUR **TRIDENT MORTGAGE CONSULTANT** FOR COMPLETE DETAILS



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