

A photograph of a runner in a grey tank top and black shorts running on a blue track. The runner is in mid-stride, with arms and legs extended. The track has white lane markings. The background is a bright, sunny outdoor setting.

# 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](http://WWW.PHFA.ORG) OR CALL 855-827-3466.**

