

# Trident Mortgage Company<sup>LP</sup>

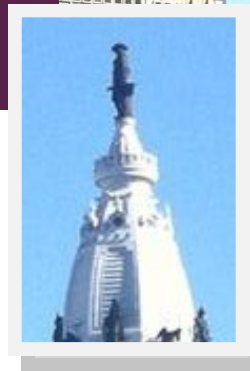
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## *Philadelphia Freedom* from Mortgage Insurance!

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

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**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

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

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Mike Lee

Office: 215-517-6334 Cell: 215-431-2415

Email: [michael.lee@tridentmortgage.com](mailto:michael.lee@tridentmortgage.com)

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<http://michaelllee.tridentmortgage.com>

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