

Participating Lenders Program Participation



Report last updated: 9/18/2026 7:55:08PM

[Click to find a participating lender in your area: https://www.phfa.org/homebuyers/participatinglenders.aspx](https://www.phfa.org/homebuyers/participatinglenders.aspx) <

Participating Lenders	CONVENTIONAL			GOVERNMENT									ASSISTANCE PROGRAMS				REFINANCE				REPAIR		
	KHL	KFLEX	HFA PR	KHL			KFLEX			KGOV			ADV	ACCESS MOD	KFIT	KDATE	STREAMLINE		HFA PR	KFLEX	PURCHASE & IMPROV	HOME STYLE	KFLEX P & I
				FHA	VA	RD	FHA	VA	RD	FHA	VA	RD					FHA	VA					
Absolute Home Mortgage Corporation	☒	☒	☐	☒	☒	☒	☒	☐	☐	☐	☐	☐	☒	☐	☒	☒	☐	☐	☐	☐	☐	☐	☐
Acre Mortgage & Financial Inc	☒	☒	☒	☒	☒	☒	☒	☐	☐	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☐	☐	☐
Advisors Mortgage Group LLC	☒	☒	☐	☒	☒	☒	☒	☐	☐	☐	☐	☐	☐	☐	☒	☐	☐	☐	☐	☐	☐	☐	☐
Affordable Mortgage Advisors, LLC	☒	☒	☐	☒	☒	☐	☒	☐	☐	☐	☐	☐	☒	☐	☒	☐	☐	☐	☐	☐	☐	☐	☒
* Allied Mortgage Group Inc	☒	☐	☐	☒	☒	☒	☐	☐	☐	☒	☒	☒	☒	☐	☐	☐	☒	☐	☐	☐	☐	☐	☐
* Allied Mortgage Group Inc	☒	☐	☐	☒	☒	☒	☐	☐	☐	☒	☒	☒	☒	☐	☐	☐	☒	☐	☐	☐	☐	☐	☐
*Center City Mortgage & Investment, LLC	(X)			(X)	(X)	(X)				(X)	(X)	(X)	(X)				(X)						
American Bank	☒	☒	☒	☐	☐	☐	☐	☐	☐	☐	☐	☐	☒	☒	☒	☐	☐	☐	☒	☒	☒	☒	☒
American Financial Mortgage Corp	☒	☐	☒	☒	☒	☒	☐	☐	☐	☒	☒	☒	☒	☒	☒	☒	☒	☒	☐	☐	☐	☐	☐

LEGEND - KHL: Keystone Home Loan, HFA PR: HFA Preferred (TM), MCC: Mortgage Credit Certificate

* Top Lenders for 2025 * Lender with a Top Mortgage Originator for 2025 * Lender's Associated Third Party Originator

Participating Lenders	CONVENTIONAL			GOVERNMENT						ASSISTANCE PROGRAMS				REFINANCE				REPAIR			
	KHL	KFLEX	HFA PR	FHA	VA	RD		FHA	VA	RD	ADV	ACCESS MOD	KFIT	KDATE	STREAMLINE FHA	VA	HFA PR	KFLEX	PURCHASE & IMPROV	HOME STYLE	KFLEX P & I
American Financial Mortgage Corp	☒	☐	☒	☒	☒	☒	☐	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☐	☐	☐	☐
*YES Financial, LLC	(X)			(X)	(X)			(X)	(X)	(X)	(X)			(X)							
American Neighborhood Mortgage Acceptance Company LLC	☒	☒	☐	☒	☒	☒	☒	☒	☒	☒	☒	☐	☒	☐	☐	☐	☐	☐	☐	☐	☐
American Pacific Mortgage Corporation	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☐	☒	☒	☒	☒	☒	☒	☒
Ark-La-Tex Financial Services LLC	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☐	☒	☒	☒	☒	☒	☒	☒
Atlantic Coast Mortgage, LLC	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☐	☒	☒	☒	☒	☒	☒	☒
ACNB Bank	☒	☒	☒	☐	☐	☒	☒	☐	☐	☒	☒	☒	☒	☐	☐	☐	☒	☒	☒	☒	☒
Bay Capital Mortgage Corporation	☒	☒	☒	☒	☒	☒	☒	☐	☐	☐	☒	☒	☒	☒	☐	☐	☐	☐	☐	☐	☐
Cardinal Financial Company, Limited Partnership	☒	☒	☐	☒	☒	☒	☒	☐	☐	☐	☒	☐	☒	☐	☐	☐	☐	☐	☐	☐	☐
Central Penn Bank & Trust	☒	☒	☐	☐	☐	☐	☐	☐	☐	☐	☒	☐	☒	☐	☐	☐	☐	☐	☐	☐	☐
Citadel Federal Credit Union	☒	☒	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☒	☒	☐	☐	☐	☐	☐	☐	☐

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	KHL	KFLEX	HFA PR	KHL		KFLEX		KGOV		ADV	ACCESS MOD	KFIT	KDATE	STREAMLINE		HFA PR	KFLEX	PURCHASE & IMPROV	HOME STYLE	KFLEX P & I
	FHA	VA	RD	FHA	VA	RD	FHA	VA	RD					FHA	VA					
* Citizens & Northern Bank	☒	☒	☐	☐	☐	☐	☐	☐	☐	☐	☐	☒	☐	☐	☐	☐	☐	☐	☐	☒
Citizens Bank, NA	☒	☒	☐	☒	☐	☐	☒	☐	☐	☒	☐	☒	☐	☐	☐	☐	☐	☐	☐	☐
* * CrossCountry Mortgage, LLC	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☐	☒	☒	☒	☒	☒	☒	☐	☐	☐
* Customers Bank	☒	☐	☐	☒	☒	☐	☐	☒	☒	☒	☐	☒	☐	☐	☐	☐	☐	☐	☐	☐
* * CMG Mortgage, Inc.	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☐	☒	☒	☒	☒	☒	☒	☐	☐	☐
Delmar Financial Company	☒	☒	☐	☒	☐	☐	☒	☐	☐	☒	☐	☒	☒	☐	☐	☐	☐	☐	☐	☐
Direct Mortgage Loans, LLC	☒	☒	☐	☒	☒	☒	☒	☐	☐	☒	☐	☒	☒	☐	☐	☐	☐	☐	☐	☐
DAS Acquisition Company, LLC	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☐	☒
Embrace Home Loans Inc	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☐	☒	☒	☐	☐	☒	☒	☐	☐	☐
* Equity Resources Inc	☒	☐	☒	☒	☒	☒	☐	☒	☒	☒	☐	☒	☒	☐	☐	☐	☐	☐	☐	☐

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* Top Lenders for 2025

* Lender with a Top Mortgage Originator for 2025

* Lender's Associated Third Party Originator

Participating Lenders	CONVENTIONAL			GOVERNMENT						ASSISTANCE PROGRAMS				REFINANCE				REPAIR			
	KHL	KFLEX	HFA PR	FHA	VA	RD		FHA	VA	RD	ADV	ACCESS MOD	KFIT	KDATE	STREAMLINE FHA	VA	HFA PR	KFLEX	PURCHASE & IMPROV	HOME STYLE	KFLEX P & I
* EMM Loans, LLC	☒	☐	☒	☒	☒	☒	☐	☒	☒	☒	☒	☐	☒	☐	☒	☒	☒	☐	☐	☐	☐
Fairway Independent Mortgage Corporation	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☐	☐	☒	☒	☐	☐	☒	☐	☐	☐
Farmers and Merchants Trust Company of Chambersburg	☒	☒	☐	☒	☒	☒	☒	☒	☒	☒	☒	☐	☐	☒	☒	☐	☐	☐	☐	☐	☐
Federated Mortgage Corp.	☒	☒	☒	☒	☐	☐	☒	☒	☐	☐	☒	☒	☒	☒	☒	☐	☒	☒	☒	☒	☒
Filo Mortgage, L.L.C.	☒	☒	☐	☒	☒	☐	☒	☐	☐	☐	☒	☐	☒	☒	☐	☐	☐	☐	☐	☐	☐
Finofi Mortgage LLC	☒	☒	☒	☒	☒	☐	☒	☒	☒	☐	☒	☒	☒	☐	☒	☒	☒	☒	☐	☐	☐
* First Citizens Community Bank	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☐	☒	☒	☒	☒	☒	☒	☐	☐	☐
First Colony Mortgage Corporation	☒	☒	☒	☒	☒	☒	☒	☐	☐	☐	☒	☐	☐	☒	☐	☐	☐	☐	☐	☐	☐
First Commonwealth Bank	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☐	☒	☒	☒	☐	☐	☐	☒
* First Heritage Financial, Llc	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☐	☒	☒	☒	☒	☐	☐	☒

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	KHL	KFLEX	HFA PR	FHA	KHL VA	KFLEX RD		KGOV FHA	VA	RD			ADV	ACCESS MOD	KFIT	KDATE	STREAMLINE FHA	VA	HFA PR	KFLEX	PURCHASE & IMPROV	HOME STYLE	KFLEX P & I
First Heritage Mortgage LLC	☒	☒	☐	☒	☒	☒	☒	☐	☐	☐			☒	☐	☒	☐	☐	☐	☐	☐	☐	☐	☐
First Keystone Community Bank	☒	☒	☐	☐	☐	☐	☐	☐	☐	☐			☐	☐	☒	☐	☐	☐	☐	☐	☒	☐	☒
First National Bank of Pennsylvania	☒	☒	☐	☒	☒	☒	☒	☒	☒	☒			☒	☐	☒	☒	☒	☒	☐	☒	☐	☐	☐
Fulton Bank, N.A.	☒	☒	☐	☒	☒	☒	☒	☒	☒	☒			☒	☐	☒	☒	☒	☒	☒	☒	☐	☐	☐
Geneva Financial LLC	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒			☒	☐	☒	☒	☐	☐	☐	☐	☐	☐	☐
Go Mortgage, LLC	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒			☒	☐	☒	☐	☐	☐	☐	☐	☐	☐	☐
* * Guaranteed Rate Affinity LLC	☒	☐	☒	☒	☐	☒	☐	☒	☐	☒			☒	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
* * Guaranteed Rate Inc	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒			☒	☒	☒	☐	☒	☒	☒	☐	☐	☐	☐
* * Guild Mortgage Company, LLC	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒			☒	☒	☒	☐	☒	☒	☒	☒	☐	☒	☐
Homestead Funding Corp	☒	☒	☐	☒	☒	☒	☒	☒	☒	☒			☒	☐	☒	☐	☐	☐	☒	☒	☒	☐	☒

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	KHL	KFLEX	HFA PR	FHA	KHL VA	KFLEX RD		KGOV FHA	KVA	KRD	ADV	ACCESS MOD	KFIT	KDATE	STREAMLINE FHA	VA	HFA PR	KFLEX	PURCHASE & IMPROV	HOME STYLE	KFLEX P & I
✱ ✱ Howard Hanna Financial Services, Inc	☒	☐	☒	☒	☒	☒	☐	☒	☒	☒	☒	☐	☒	☐	☐	☐	☐	☐	☐	☐	☐
Integrity Home Mortgage Corporation	☒	☒	☒	☒	☒	☒	☒	☐	☐	☐	☒	☐	☒	☒	☐	☐	☐	☐	☐	☐	☐
✱ ✱ Ixonia Bank	☒	☒	☐	☒	☒	☒	☒	☐	☐	☐	☒	☐	☒	☒	☐	☐	☐	☐	☐	☒	☒
Jonestown Bank & Trust Company, of Jonestown, Pennsylvania	☒	☒	☒	☒	☒	☐	☒	☐	☐	☐	☒	☐	☒	☒	☐	☐	☐	☐	☐	☐	☐
Journey Bank	☒	☒	☒	☐	☒	☒	☒	☐	☒	☒	☐	☐	☒	☒	☐	☐	☐	☐	☐	☐	☐
JLB Corporation	☒	☐	☐	☒	☐	☒	☒	☐	☐	☐	☒	☐	☒	☒	☐	☐	☐	☐	☐	☐	☒
Kish Bank	☒	☐	☒	☐	☐	☒	☐	☐	☐	☒	☒	☒	☐	☐	☐	☐	☒	☐	☒	☒	☐
Lending Capital Group, Inc.	☒	☒	☒	☒	☐	☐	☒	☒	☐	☐	☒	☐	☒	☒	☒	☐	☒	☒	☒	☒	☒
✱ LoanDepot.com LLC	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☐	☒	☒	☐	☐	☐	☐	☐	☐	☐
Lower, LLC	☒	☒	☐	☒	☒	☒	☒	☒	☒	☒	☒	☐	☒	☒	☐	☐	☐	☐	☐	☐	☐

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Meridian Bank	☒	☒	☒	☒	☒	☒		☒	☒	☒	☒	☐	☒	☒	☒	☒	☐	☐	☒	☐	☒
Meridian Bank	☒	☒	☒	☒	☒	☒		☒	☒	☒	☒	☐	☒	☒	☒	☒	☐	☐	☒	☐	☒
*Keegan Mortgage Corporation	(X)	(X)	(X)	(X)	(X)	(X)		(X)	(X)	(X)	(X)	(X)	(X)								
Meridian Bank	☒	☒	☒	☒	☒	☒		☒	☒	☒	☒	☐	☒	☒	☒	☒	☐	☐	☒	☐	☒
*Marathon Mortgage Services, Inc.	(X)			(X)	(X)	(X)															
Mid Penn Bank	☒	☒	☒	☒	☒	☒		☒	☒	☒	☒	☒	☒	☐	☒	☒	☒	☒	☒	☒	☒
* * Mortgage America	☒	☒	☒	☒	☒	☒		☒	☒	☒	☒	☐	☒	☒	☒	☒	☒	☒	☒	☒	☒
MortgageCountry, LLC	☒	☒	☒	☒	☒	☐		☒	☒	☐	☒	☐	☒	☐	☒	☒	☒	☒	☒	☒	☒
*Firsttrust Savings Bank	(X)	(X)	(X)	(X)	(X)	(X)		(X)	(X)	(X)	(X)	(X)	(X)					(X)			
* Movement Mortgage, LLC	☒	☒	☒	☒	☒	☒		☒	☒	☒	☒	☐	☒	☒	☐	☐	☐	☐	☐	☐	☐
Nation One Mortgage Corporation	☒	☒	☒	☒	☒	☒		☒	☒	☒	☒	☒	☒	☐	☒	☒	☒	☒	☒	☒	☒
Nationwide Mortgage Bankers, Inc.	☒	☒	☒	☒	☒	☒		☒	☒	☒	☒	☐	☒	☐	☐	☐	☐	☐	☐	☐	☐
* New American Funding, LLC	☒	☒	☒	☒	☒	☒		☒	☒	☒	☒	☐	☒	☐	☒	☒	☒	☒	☐	☐	☐

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* Northwest Bank	☒	☒	☐	☒	☒	☒		☒	☒	☒	☒	☐	☒	☐	☒	☒	☐	☒	☐	☐	☐
NFM Lending, LLC	☒	☒	☒	☒	☒	☒		☒	☒	☒	☒	☐	☒	☒	☒	☒	☒	☒	☒	☒	☒
NOVA Financial & Investment Corporation	☒	☒	☒	☒	☒	☒		☒	☒	☒	☒	☐	☒	☒	☐	☐	☐	☐	☐	☐	☐
NVR Mortgage Finance, Inc.	☒	☒	☒	☒	☒	☒		☐	☐	☐	☒	☐	☒	☐	☐	☐	☐	☐	☐	☐	☐
Peoples Security Bank and Trust Company	☒	☒	☐	☐	☐	☐		☐	☐	☐	☐	☐	☒	☐	☐	☐	☐	☐	☐	☐	☐
Planet Home Lending LLC	☒	☒	☒	☒	☒	☒		☒	☒	☒	☒	☐	☒	☒	☒	☒	☒	☒	☐	☐	☐
Primary Residential Mortgage Inc	☒	☒	☒	☒	☒	☒		☒	☒	☒	☒	☐	☒	☐	☒	☐	☒	☒	☐	☐	☐
* * PrimeLending, A PlainsCapital Company	☒	☒	☒	☒	☒	☒		☒	☒	☒	☒	☐	☒	☒	☒	☒	☒	☒	☐	☐	☐
Princeton Mortgage Corporation	☒	☒	☒	☒	☒	☒		☒	☒	☒	☒	☐	☒	☒	☒	☒	☒	☒	☒	☒	☒
* * Prosperity Home Mortgage, LLC	☒	☐	☒	☒	☒	☒		☒	☒	☒	☒	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

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PNC Bank, National Association	☒	☒	☐	☒	☒	☒		☒	☒	☒	☒	☐	☒	☐	☐	☐	☐	☐	☐	☐	☐
✱ Quaint Oak Mortgage, LLC	☒	☐	☐	☒	☒	☒		☒	☒	☒	☒	☐	☒	☐	☐	☐	☐	☐	☐	☐	☐
✱ Radius Financial Group, Inc.	☒	☒	☒	☒	☒	☒		☒	☒	☒	☒	☐	☒	☒	☒	☒	☒	☒	☒	☒	☒
SecurityNational Mortgage Company	☒	☒	☐	☒	☒	☒		☒	☒	☒	☒	☐	☒	☒	☐	☐	☐	☐	☐	☐	☐
Shore United Bank, N.A.	☒	☒	☐	☒	☒	☒		☐	☐	☐	☒	☐	☒	☒	☐	☐	☐	☐	☐	☐	☐
Somerset Trust Company	☒	☒	☒	☐	☐	☒		☒	☐	☒	☒	☐	☒	☒	☐	☐	☐	☒	☒	☒	☒
Stellar Mortgage Corporation	☒	☒	☐	☒	☐	☐		☒	☐	☐	☒	☐	☒	☒	☐	☐	☐	☐	☒	☐	☒
✱ Stockton Mortgage Corporation	☒	☒	☒	☒	☒	☒		☒	☒	☒	☒	☐	☒	☒	☐	☐	☐	☐	☐	☐	☒
✱ Success Mortgage Partners, Inc	☒	☐	☐	☒	☒	☒		☐	☐	☐	☒	☐	☒	☒	☐	☐	☐	☐	☐	☐	☐
SWBC Mortgage Corporation	☒	☒	☒	☒	☒	☒		☐	☐	☐	☒	☐	☒	☐	☐	☐	☐	☐	☐	☐	☐

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Lender's Associated Third Party Originator

Participating Lenders	CONVENTIONAL			GOVERNMENT									ASSISTANCE PROGRAMS				REFINANCE				REPAIR		
	KHL	KFLEX	HFA PR	FHA	VA	RD		KHL	KFLEX	KGOV			ADV	ACCESS MOD	KFIT	KDATE	STREAMLINE	HFA PR	KFLEX		PURCHASE & IMPROV	HOME STYLE	KFLEX P & I
The Ephrata National Bank	☒	☒	☐	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☐	☒	☐	☐	☐	☐	☐	☐	☐	☒
The Federal Savings Bank	☒	☒	☐	☒	☒	☒	☒	☐	☐	☐	☐	☐	☒	☐	☒	☒	☐	☐	☐	☐	☐	☐	☐
Top Flite Financial Inc	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☐	☒	☐	☒	☐	☒	☐	☐	☐	☐
TowneBank	☒	☐	☒	☒	☐	☒	☐	☒	☐	☒	☒	☒	☒	☒	☐	☐	☒	☐	☐	☐	☐	☐	☐
*Homesale Mortgage, LLC	(X)		(X)	(X)	(X)	(X)				(X)			(X)										
T2 Financial, LLC	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☐	☒	☒	☒	☒	☐	☐	☐	☐	☐
Union Home Mortgage Corp	☒	☐	☒	☒	☒	☒	☐	☒	☒	☒	☒	☒	☒	☐	☒	☐	☒	☒	☐	☐	☐	☐	☐
Union Savings Bank	☒	☒	☐	☒	☒	☒	☒	☒	☒	☒	☒	☒	☐	☐	☒	☐	☒	☐	☐	☐	☐	☐	☒
United Mortgage Corp	☒	☒	☐	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☐	☒	☐	☐	☐	☐	☐	☐	☐	☐
* Univest Bank and Trust Co.	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☐	☒	☒	☒	☒	☒	☒	☒	☒	☒
West Penn Financial Service Center, Inc.	☒	☒	☒	☒	☒	☒	☒	☒	☐	☐	☐	☐	☒	☒	☒	☐	☒	☐	☐	☐	☐	☐	☐

LEGEND - KHL: Keystone Home Loan, HFA PR: HFA Preferred (TM), MCC: Mortgage Credit Certificate

* Top Lenders for 2025 * Lender with a Top Mortgage Originator for 2025 * Lender's Associated Third Party Originator

Participating Lenders	CONVENTIONAL			GOVERNMENT									ASSISTANCE PROGRAMS				REFINANCE				REPAIR		
	KHL	KFLEX	HFA PR	KHL			KFLEX			KGOV			ADV	ACCESS MOD	KFIT	KDATE	STREAMLINE		HFA PR	KFLEX	PURCHASE & IMPROV	HOME STYLE	KFLEX P & I
	FHA	VA	RD	FHA	VA	RD	FHA	VA	RD	FHA	VA	RD					FHA	VA					
WesBanco Bank, Inc.	☒	☒	☐	☒	☒	☒	☒	☐	☐	☐	☐	☐	☒	☐	☒	☐	☐	☐	☐	☐	☐	☐	☐
Widget Federal Credit Union	☒	☒	☒	☐	☐	☐	☐	☐	☐	☐	☐	☐	☒	☒	☒	☒	☐	☐	☒	☒	☒	☒	☒
Wilmington Savings Fund Society FSB	☒	☒	☐	☒	☒	☒	☒	☐	☐	☐	☐	☐	☒	☐	☒	☒	☒	☒	☐	☐	☐	☐	☐
Woodlands Bank	☒	☒	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☒	☐	☒	☒	☐	☐	☐	☒	☒	☐	☒

LEGEND - KHL: Keystone Home Loan, HFA PR: HFA Preferred (TM), MCC: Mortgage Credit Certificate

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Top Lenders for 2025

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Lender with a Top Mortgage Originator for 2025

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Lender's Associated Third Party Originator