Attention First-Time Homebuyers!



Affordable Home Mortgages Are Here Just For You!



Trident Mortgage has partnered with several federal and state organizations to offer a diverse portfolio of low-interest, fixed rate affordable mortgage products to all qualifying borrowers.

State Bond Programs

- o Pennsylvania Housing Finance Agency (PHFA) loans
 - Conventional/FHA/VA
 - May qualify for down payment and closing cost assistance
- New Jersey Housing & Mortgage Finance Agency (NJHMFA)
 - May qualify for an interest-free, five year forgivable second loan with no monthly payment
- Delaware State Housing Authority (DSHA)
 - Conventional/FHA/VA/USDA
 - May qualify for down payment and closing cost assistance

Affordable Mortgage Programs

- o Fannie Mae Home Ready 3% Down
- o Freddie Mac Home Possible 3% Down
- Federal Housing Administration (FHA)
- o FHA 203K
- U.S. Dept. of Agriculture (USDA)
- Veterans Administration (VA)



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