

My Home Pathway and Ponce Bank Announce Groundbreaking Partnership to Expand Homeownership Opportunities

CDFI and Fintech partner to increase home ownership access and revenue pipeline for mortgage loans.

NEW YORK, NY, UNITED STATES, July 14, 2025 /EINPresswire.com/ -- In a significant move to bridge the homeownership gap, particularly within underserved communities, the innovative financial guidance platform [My Home Pathway](#) today announced a strategic partnership with [Ponce Bank](#), a leading Minority Depository Institution (MDI) and Community Development Financial Institution (CDFI).



My Home Pathway Logo



Ponce Bank®

Ponce Bank Logo

This collaboration will create a powerful ecosystem of support for aspiring homeowners. My Home Pathway offers a personalized, tech-driven approach to help individuals and families navigate the complexities of mortgage readiness, from credit improvement and debt management to savings strategies. Ponce Bank, with its deep roots in community lending and a commitment to providing accessible financial products, will serve as a key lending partner for qualified applicants emerging from the My Home Pathway program.

The partnership is designed to turn mortgage-ready individuals into successful homeowners, directly addressing the systemic barriers that have historically prevented many from achieving this crucial wealth-building milestone. By combining My Home Pathway's educational resources with Ponce Bank's accessible mortgage products, the collaboration will provide a seamless journey from aspiration to homeownership.

"Too often, the dream of owning a home feels out of reach for hardworking individuals who simply haven't had access to the right financial guidance," said Castleigh Johnson, CEO of My Home Pathway. "This partnership with Ponce Bank is a game-changer. We are combining our technology-driven, personalized support with a financial institution that truly understands the



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needs of the community. Together, we are not just preparing people for a mortgage; we are creating a clear and supportive pathway to generational wealth and financial empowerment. This is about leveling the playing field and ensuring that everyone has a fair shot at building a legacy through homeownership."

The partnership will initially focus on communities served by Ponce Bank, with plans for future expansion. Clients of My Home Pathway will benefit from a direct connection to a trusted lender that is committed to their success. Ponce Bank will gain access to a pipeline of well-prepared,

mortgage-ready applicants who have demonstrated a commitment to financial responsibility.

About My Home Pathway:

My Home Pathway is a financial technology company dedicated to guiding aspiring homeowners on their journey to mortgage readiness. The platform provides personalized plans, educational resources, and one-on-one support to help individuals improve their credit, save for a down payment, and navigate the complexities of the homebuying process.

About Ponce Bank:

Ponce Bank is a U.S. Small Business Administration (SBA) lender and a certified Community Development Financial Institution (CDFI). As a Minority Depository Institution (MDI), Ponce Bank is committed to serving the needs of its communities, providing a full range of banking products and services to individuals and businesses.

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