

Orange County Housing Finance Authority

Central Florida Homebuyer's Dream Program

ELIGIBLE AREA - Lake, Orange, Osceola, and Seminole counties.

ELIGIBILITY CRITERIA*

Buyers and their spouses (occupant and non-occupant) must be first-time homebuyers and must be able to permanently reside in the US.

Eligible loan products include FHA, VA, and USDA;RD loans.

All applicants must be considered irrespective of age, race, color, religion, national origin, sex, marital status, military status, or physical handicap.

Buyers must live in the property they purchase as their principal residence.

Buyers must occupy the property purchased within 60 days of closing.

Buyers must occupy the property as their principal residence and the property may never be rented.

*see loan officer for additional information

DOWN PAYMENT ASSISTANCE - Up to \$10,000 assistance is a 30-year deferred, 0% rate second mortgage for down payment and closing cost assistance. The second mortgage is NEVER FORGIVEN and must be repaid when the first mortgage is refinanced, sold, short-sale, foreclosure or if the borrower ceases to live in the property.

INCOME LIMIT CRITERIA -

FHA, USDA-RD and VA loans ONLY:

- 1-2 person household \$87,800
- 3+ person household \$ 100,970

PURCHASE PRICE LIMIT: \$481,176

HOMEBUYER EDUCATION - First-Time Homebuyers must complete a program approved pre-purchase homebuyer education course. Please speak with a participating lender for details.

ELIGIBLE PROPERTY - New or existing, one to four units, detached or attached, condos, and townhomes.

CREDIT SCORE - FICO mid score must be 640 or higher.

Whats the Next Step? - If you think you qualify for the program based upon the criteria above, contact a participating loan officer to get pre-approved for a mortgage.

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ELIGIBLE AREA - Lake, Orange, Osceola, and Seminole counties.

ELIGIBILITY CRITERIA*

Buyers and their spouses (occupant and non-occupant) must be first-time homebuyers and must be able to permanently reside in the US.

Eligible loan products includes Freddie Mac HFA Advantage conventional loan.

All applicants must be considered irrespective of age, race, color, religion, national origin, sex, marital status, military status, or physical handicap.

Buyers must live in the property they purchase as their principal residence.

Buyers must occupy the property purchased within 60 days of closing.

Buyers must occupy the property as their principal residence and the property may never be rented.

*see loan officer for additional information

DOWN PAYMENT ASSISTANCE - Up to \$7,500 assistance is a 30-year deferred, 0% rate second mortgage for down payment and closing cost assistance. The second mortgage is NEVER FORGIVEN and must be repaid when the first mortgage is refinanced, sold, short-sale, foreclosure or if the borrower ceases to live in the property.

INCOME LIMIT CRITERIA - Income considered is that ONLY of the borrower/s. All household sizes \$122,920.

PURCHASE PRICE LIMIT: \$427,198

HOMEBUYER EDUCATION - First-Time Homebuyers must complete a program approved pre-purchase homebuyer education course. Please speak with a participating lender for details.

ELIGIBLE PROPERTY - New or existing, one to four units, detached or attached, condos, and townhomes.

CREDIT SCORE - FICO mid score must be 640 or higher.

Whats the Next Step? - If you think you qualify for the program based upon the criteria above, contact a participating loan officer to get pre-approved for a mortgage.



**EQUAL HOUSING
OPPORTUNITY**

Actively Participating Loan Officers 10/23

Company	Name	Phone Number	Email
American Neighborhood Mortgage Acceptance Company, LLC	Carl Mataushek NMLS ID:1945717	321-229-8084	cmataushek@annie-mac.com
Bank of England	Damien Quevedo NMLS ID:1626308	321-704-7371	dquevedo@boemortgage.com
Bank of England	Ruben Chacon NMLS ID: 1456184	407-333-7395	Rchacon@boemortgage.com
Centennial Bank	Manuel Aldana NMLS ID: 561800	407-749-3734	maldana@my100bank.com
Everett Financial, Inc.	Alberto Soto NMLS ID: 422848	214-340-5225	alberto.soto@supremelending.com
Everett Financial, Inc.	Debra Holt NMLS ID: 206645	407-342-4477	debra.holt@supremelending.com
Everett Financial, Inc.	Jennifer Peele NMLS ID: 1592588	407-455-3775	jennifer.peele@supremelending.com
Everett Financial, Inc.	Kimberly Massey NMLS ID: 871860	352-431-4408	kimberly.massey@supremelending.com
Everett Financial, Inc.	Roy Lee Foster NMLS ID: 273861	321-689-8402	lee.foster@supremelending.com
Fairway Independent Mortgage Corporation	Evelyn Parker NMLS ID: 364749	407-924-2266	evelyn.Parker@fairwaymc.com
FBC Mortgage, LLC	Kyle Straub NMLS ID: 1664452	910-603-7846	kstraub@fbchomeloans.com
FBC Mortgage, LLC	Matt Andre NMLS ID: 317416	407-377-0276	mandre@fbchomeloans.com
Guaranteed Rate, Inc.	Brian Masih-Das NMLS ID: 1856039	407-920-7135	brian.masihdas@rate.com
Guaranteed Rate, Inc.	Jason Pughe NMLS ID: 1801991	407-448-7987	jason.pughe@rate.com
Nationwide Mortgage Bankers, Inc.	Adriana Liz NMLS ID: 1651317	407-925-9829	aliz@nmbnow.com
NewRez LLC	Yesenia Morales NMLS ID: 599871	407-394-9350	yesenia.morales@newrez.com

ORANGE COUNTY HOUSING FINANCE AUTHORITY

Novus Home Mortgage, Division of Ixonia Bank	Timothy Huie NMLS ID: 437547	904-579-7685	thuie@novushomemortgage.com
Paramount Residential Mortgage Group, Inc	Jeryl Beers NMLS ID: 378174	951-278-0000	jbeers@prmg.net
Paramount Residential Mortgage Group, Inc	Raymond Vila NMLS ID: 1044652	718-502-1648	Raymond.Villanueva@regions.com
Stockton Mortgage Corporation	Rafael Acosta NMLS ID: 111342	407-403-5687	rafael.acosta@stockton.com
Waterstone Mortgage Corporation	Casey McElroy NMLS ID: 1826428	407-645-6334	Cmcelroy@waterstonemortgage.com
Waterstone Mortgage Corporation	Eric Putt NMLS ID: 461714	262-691-9300	eputt@waterstonemortgage.com
Waterstone Mortgage Corporation	Karen Johnson NMLS ID: 289594	407-488-0216	kjohnson@waterstonemortgage.com
Waterstone Mortgage Corporation	Michael Smalley NMLS ID: 289846	407-645-6300	msmalley@waterstonemortgage.com
Waterstone Mortgage Corporation	Wanda Gutierrez NMLS ID: 369190	407-645-6306	wgutierrez@waterstonemortgage.com