

Own a Home Opportunity Program

Own a Home Opportunity Grant Program

Broward, Charlotte, Collier, DeSoto, Lee, Palm Beach, Sarasota, St. Johns & Volusia Counties

Own a Home Opportunity

- 30-year Fixed Rate First Mortgage.
- \$7,500 in Down Payment & Closing Cost (*Palm Beach County borrowers will receive \$10,000*)

Assistance in the form of a 30-year deferred, 0% Interest second mortgage, never forgiven.

PROGRAM QUALIFICATIONS

Borrower/s must be first-time buyers.

Borrower must purchase home in Charlotte, Collier, DeSoto, Lee, Palm Beach or Sarasota Counties.

Minimum FICO of 660.

Income Limits

| County | 1-2 Person | 3+ person |
|------------|------------|-----------|
| Charlotte | \$59,000 | \$67,850 |
| Collier | \$83,640 | \$97,580 |
| DeSoto | \$59,000 | \$67,850 |
| Lee | \$59,000 | \$67,850 |
| Palm Beach | \$72,544 | \$83,426 |
| Sarasota | \$65,500 | \$75,325 |

Purchase Price Limits

| County | Purchase Price Limit |
|------------|----------------------|
| Charlotte | \$253,809 |
| Collier | \$415,058 |
| DeSoto | \$253,809 |
| Lee | 253,809 |
| Palm Beach | \$317,646 |
| Sarasota | \$264,706 |

Own a Home Opportunity Grant

- 30-year Fixed Rate First Mortgage.
- 3%, 4% and 5% in Down Payment & Closing Cost Assistance in the form of a non-repayable Grant.

PROGRAM QUALIFICATIONS

Borrower/s do NOT need to be first-time buyers.

Borrower must purchase in Broward, Charlotte, Collier, DeSoto, Lee, Palm Beach, Sarasota, St Johns or Volusia Counties.

Minimum FICO 640.

Income Limits

| County | All Household sizes |
|------------|---------------------|
| Broward | \$96,150 |
| Charlotte | \$88,500 |
| Collier | \$104,550 |
| DeSoto | \$88,500 |
| Lee | \$88,500 |
| Palm Beach | \$101,850 |
| Sarasota | \$98,250 |
| St. Johns | \$96,600 |
| Volusia | \$88,500 |

Purchase Price Limits

| County | Purchase Price Limit |
|------------|----------------------|
| Broward | \$317,646 |
| Charlotte | \$253,809 |
| Collier | \$415,058 |
| DeSoto | \$253,809 |
| Lee | \$253,809 |
| Palm Beach | \$317,646 |
| Sarasota | \$264,706 |
| St. Johns | \$303,882 |
| Volusia | \$253,809 |

Affordable Income Subsidy Grant

Additional down payment assistance is available for borrowers who qualify for the Own a Home Opportunity Program OR the Own a Home Opportunity grant Program, with lower income limits. The borrower must utilize the Freddie Mac conventional loan offered in either the Own a Home Opportunity Program OR Own a Home Opportunity Grant Program to be eligible for the additional assistance.

A borrower with income at or below the following, may receive an additional 0.50% grant of the loan amount for down payment and closing cost assistance.

Broward \$51,280

Charlotte \$43,600

Collier \$54,640

DeSoto \$38,720

Lee \$46,320

Palm Beach \$51,280

Sarasota \$52,400

St. Johns \$51,520

Volusia \$43,440

A borrower with income at or below the following, may receive an additional 2% grant of the loan amount for down payment and closing cost assistance.

Broward \$32,050

Charlotte \$27,250

Collier \$34,150

DeSoto \$24,200

Lee \$28,950

Palm Beach \$32,050

Sarasota \$32,750

St. Johns \$32,200

Volusia \$27,150

If you determine you qualify for additional assistance, please contact a participating lender found within this flyer.

Own a Home Opportunity Program and Own a Home Opportunity Grant Program and
 Own a Home Opportunity Mortgage Credit Certificate Program
 Active Participating Loan Officers 02-2018
 (SP) = Spanish Speaking

| Company | Name | Phone Number |
|--|--|--------------|
| DHI Mortgage Co., Ltd. | Cynthia Byrd NMLS: ID 919186 | 941-234-5091 |
| Everett Financial, Inc. | Brian Hafenbrack NMLS: ID 200662 | 239-450-0001 |
| Everett Financial, Inc. | Cheryl Paxson NMLS: ID 1066218 | 214-340-5225 |
| Everett Financial, Inc. | Jeannette Farr NMLS: ID 357169 | 239-319-2595 |
| Everett Financial, Inc. | Jessica Lefebre NMLS: ID 958807 | 214-340-5225 |
| Everett Financial, Inc. | Wayne Rohrbaugh II NMLS: ID 850722 | 877-350-5225 |
| Fairway Funding Group Inc. | (SP) Janice McCarthy NMLS: ID 1095767 | 954-708-0890 |
| Fairway Independent Mortgage Corporation | Jason Innes NMLS: ID 460609 | 540-846-2636 |
| Franklin American Mortgage Company | Melony Younger NMLS: ID 879872 | 904-334-1218 |
| Group One Mortgage, Inc | Kathy Langley NMLS: ID 279476 | 561-427-2978 |
| Hamilton Group Funding, Inc | (SP) Sara Rivera NMLS: ID 1379131 | 239-633-9622 |
| Highlands Residential Mortgage | Kimberly Westenbarger NMLS: ID 341182 | 239-826-4738 |
| HomeBridge Financial Services Inc. | Janene McGowan NMLS: ID 321163 | 941-782-2076 |
| IBERIABANK Mortgage Company | Cheryl Banks NMLS: ID 572872 | 772-225-5962 |
| IBERIABANK Mortgage Company | Michelle D'Auria NMLS: ID 419432 | 239-481-5153 |
| IBERIABANK Mortgage Company | Ryan Wilson NMLS: ID 1042825 | 239-403-6605 |
| LendUS, LLC. | Charlene Rivera NMLS: ID 22148 | 972-447-5594 |
| LendUS, LLC. | Dawn Houser NMLS: ID 434314 | 239-464-9455 |
| LendUS, LLC. | Lovachesqui Gomez NMLS: ID 18920 | 239-250-9373 |
| LendUS, LLC. | Matthew Huffman NMLS: ID 589310 | 704-224-8953 |
| loanDepot.com, LLC | Eileen Daly NMLS: ID 67884 | 631-549-8188 |
| loanDepot.com, LLC | Julie Scott NMLS: ID 445936 | 239-209-2017 |
| loanDepot.com, LLC | (SP) Keila Santos NMLS: ID 442267 | 813-523-4900 |

| | | |
|--------------------------------|---------------------------------------|--------------|
| Marketplace Home Mortgage, LLC | Becky Sikorski NMLS: ID 355986 | 239-277-9244 |
| Mortgage 1, Inc | Melissa McDaniel NMLS: ID 299747 | 239-770-8883 |
| Mortgage 1, Inc | (SP) Sylvia Esteve NMLS: ID 326274 | 239-471-3696 |
| SWBC Mortgage Corporation | Michael Warner NMLS: ID 1013616 | 904-440-2959 |

