

# 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 03-2018  
 (SP) = Spanish Speaking

Company	Name	Phone Number
DHI Mortgage Co., Ltd.	Cynthia Byrd NMLS: ID 919186	941-234-5091
Eagle Home Mortgage, LLC.	(SP) Miguel Muniz NMLS: ID 575598	561-325-7027
Everett Financial, Inc.	Brian Hafenbrack NMLS: ID 200662	239-450-0001
Everett Financial, Inc.	Jeannette Farr NMLS: ID 357169	239-319-2595
Everett Financial, Inc.	Jessica Lefebre NMLS: ID 958807	214-340-5225
Fairway Independent Mortgage Corporation	Karen Chartier NMLS: ID 217809	904-567-6016
FBC Mortgage	Matthew McDuffee NMLS: ID 319603	813-200-8320
Franklin American Mortgage Company	Melony Younger NMLS: ID 879872	904-334-1218
Hamilton Group Funding, Inc	Sara Rivera NMLS: ID 1379131	239-633-9622
Hamilton Group Funding, Inc	Tanya Reyes NMLS: ID 384410	786-537-3837
Highlands Residential Mortgage	Kimberly Westenbarger NMLS: ID 341182	239-826-4738
HomeBridge Financial Services Inc.	Chris Smith NMLS: ID 205429	941-782-2083
HomeBridge Financial Services Inc.	Janene McGowan NMLS: ID 321163	941-782-2076
IBERIABANK Mortgage Company	Michelle D'Auria NMLS: ID 419432	239-481-5153
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	Michael Cantwell NMLS: ID 644428	561-262-5366
Marketplace Home Mortgage, LLC	Becky Sikorski NMLS: ID 355986	239-277-9244
Mortgage 1, Inc	Joanne Brenenstuhl NMLS: ID 375376	239-470-1711
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

