

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 (AIS) 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 \$1,500 grant 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 \$2,500 grant 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

The AIS Grant assistance is never repaid

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 04-2018
 (SP) = Spanish Speaking

Company	Name	Phone Number
CMG Mortgage, Inc.	(SP) Leo Gonzalez NMLS: ID 1683553	954-866-0596
CMG Mortgage, Inc.	(SP) Michael Dubois NMLS: ID 898465	561-419-9916
Eagle Home Mortgage, LLC.	(SP) Miguel Muniz NMLS: ID 575598	561-370-6017
Everett Financial, Inc.	Brian Hafenbrack NMLS: ID 200662	239-450-0001
Everett Financial, Inc.	Gretchen Shelton NMLS: ID 1401135	239-784-3377
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.	(SP) Liliana Quintero NMLS: ID 366000	214-340-5225
Fairway Independent Mortgage Corporation	Jason Innes NMLS: ID 460609	540-846-2636
Fairway Independent Mortgage Corporation	Karen Chartier NMLS: ID 217809	904-567-6016
Fairway Independent Mortgage Corporation	Kimberly Westenbarger NMLS: ID 341182	239-826-4738
Fairway Independent Mortgage Corporation	Scott Lushing NMLS: ID 301723	954-448-5611
FBC Mortgage	Matthew McDuffee NMLS: ID 319603	813-200-8320
GSF Mortgage Corporation	(SP) Cesar Martinez NMLS: ID 265062	239-645-4580
Hamilton Group Funding, Inc	(SP) Ivania Ferrufino NMLS: ID 340816	239-325-1815
Hamilton Group Funding, Inc	Kelsey Paules NMLS: ID 1298048	850-375-9957
Hamilton Group Funding, Inc	Morgan Mains NMLS: ID 1688918	239-333-4684
Hamilton Group Funding, Inc	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	Ashley Vaughn NMLS: ID 353001	863-673-3486
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.	Anthony Yuhas NMLS: ID 265101	239-434-0300
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	Erica Hilla NMLS: ID 958132	239-565-9639
loanDepot.com, LLC	(SP) Marlene Wood NMLS: ID 439544	239-777-5708
loanDepot.com, LLC	Michael Cantwell NMLS: ID 644428	561-609-0484
loanDepot.com, LLC	Rhonda Rigsby NMLS: ID 1340000	239-826-1428
Marketplace Home Mortgage, LLC	Becky Sikorski NMLS: ID 355986	239-277-9244
Marketplace Home Mortgage, LLC	Karen Solgard NMLS: ID 392602	239-214-0560
Marketplace Home Mortgage, LLC	(SP) Zeida Mendez NMLS: ID 434217	239-227-5571
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
The American Eagle Mortgage	Anthony Schrenkel NMLS: ID 255150	239-877-0327

