

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



**ORANGE COUNTY**  
**HOUSING FINANCE AUTHORITY**

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