



Own a Home Opportunity Program

Own a Home Opportunity **Grant** Program

## Own a Home Opportunity Program

Palm Beach

### Program Qualifications

Borrower/s must be first-time buyers.

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

FICO mid score must be 640 or higher

### Down Payment Assistance

30 year Fixed Rate First Mortgage

\$7,500 in Down Payment and Closing Cost (Palm Beach County borrowers will receive \$10,000)

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

### Income Limits- All household Sizes

County	FHA,USDA-RD and VA	Freddie Mac
Charlotte	\$128,250	\$61,840
Collier	\$151,050	\$80,560
DeSoto	\$128,250	\$52,640
Lee	\$128,850	\$68,720
Palm Beach	\$147,450	\$67,600
Sarasota	\$148,050	\$78,960

### Purchase Price Limits

County	Purchase Price Limit
Charlotte	\$481,176
Collier	\$685,786
DeSoto	\$481,176
Lee	\$481,176
Palm Beach	\$568,557
Sarasota	\$515,804



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

### Program Qualifications

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

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

FICO mid score must be 640 or higher

### Down Payment Assistance

30 year Fixed Rate First Mortgage

3% 4% and 5% in Down Payment and Closing Cost Assistance in form of a non-repayable Grant.

#### Income Limits

County	Freddie Mac HFA Advantage At or below 80% AMI	FHA, VA, USDA-RD and Freddie Mac HFA Advantage over 80% AMI
Broward	\$67,600	\$132,750
Charlotte	\$61,840	\$128,250
Collier	\$80,560	\$151,050
DeSoto	\$52,640	\$128,250
Lee	\$68,720	\$128,850
Palm Beach	\$67,600	\$147,450
Sarasota	\$78,960	\$148,050
St. Johns	\$74,480	\$139,950
Volusia	\$63,520	\$128,250

#### Purchase Price Limits

County	Purchase Price Limit
Broward	\$568,557
Charlotte	\$481,176
Collier	\$685,786
DeSoto	\$481,176
Lee	\$481,176
Palm Beach	\$568,557
Sarasota	\$515,804
St. Johns	\$536,906
Volusia	\$481,176



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## Mortgage Credit Certificate Program (MCC)

Please speak with your tax advisor or tax preparer to determine your estimated tax liability and the value of the MCC.

**ELIGIBLE AREA** - Charlotte, Collier, DeSoto, Lee, Palm Beach, Sarasota, St. Johns and Volusia Counties.

**FIRST-TIME BUYERS** - Don't buy that house until you determine if you qualify for a Mortgage Credit Certificate (MCC) offered by the Housing Finance Authority of Lee County!

The MCC could save you **THOUSANDS** of dollars by reducing the amount of federal income tax you owe. The MCC is not down payment assistance but rather a dollar-for-dollar reduction in your federal tax liability.

### SO HOW DOES AN MCC WORK?

A Mortgage Credit Certificate (MCC) is used in conjunction with a first mortgage loan. The MCC allows a homeowner to take a percentage of their annual mortgage interest as a tax credit while continuing to use the balance of the interest as a deduction. The HFA of Lee County tax credit rate is 50%. A borrower could gain a tax credit up to \$2,000 every year or the life of the first mortgage loan (as long as the property remains the homeowner's principal residence). The MCC benefit may be received in one of two ways. 1) Annually when a homeowner files their federal income tax returns. Or 2) A portion may be claimed with each paycheck by filing a revised W-4 form with the employer adjusting federal income tax withholding. Another added bonus, this MCC Program may be used in conjunction with the HFA of Lee County First-Time Buyer Program that offers down payment and closing cost assistance.

### FEDERAL INCOME TAX LIABILITY

In order for a borrower to benefit from the Mortgage Credit Certificate they must have Federal Income tax liability. Just because you received a tax refund does not mean you don't have tax liability. To determine your tax liability look at your IRS 1040 line 37. The number indicated on that line is your tax liability. A large number means you are a great fit for the MCC program. Even a small number means you will benefit from the MCC. However, zero indicates you would not be a good fit for the MCC because you have no tax liability.

### HOW DO I APPLY FOR THE MCC?

A participating lender can determine if you are a first-time buyer and if your household income will qualify for the Program.

### WHAT'S 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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## Actively Participating Loan Officers 10/23

Company	Name	Phone Number	Email
Absolute Home Mortgage	Caitlin Stephens NMLS ID: 2400228	702-716-0676	cstephens@ahmcloans.com
Academy Mortgage Corp	JC Frias NMLS ID: 527344	917-859-6810	JC.Frias@AcademyMortgage.com
American Pacific Mortgage Corporation	Lakeesha Brown NMLS ID: 2409247	954-245-1572	lakeesha.brown@apmortgage.com
Ameris Bank	Loc Tran NMLS ID: 2077908	513-720-4735	loc.tran@amerisbank.com
Bay Equity LLC.	Shawn Morrison NMLS ID: 1934870	253-442-1263	smorrison@bayeq.com
Cardinal Financial	Michelle Bateman NMLS ID: 301560	727-207-6086	michelle.bateman@cardinalfinancial.com
Centennial Bank	Rayna Sabra NMLS ID: 2296834	407-738-6361	rsabra@my100bank.com
Churchill Mortgage Corporation	Lori Holman NMLS ID: 1129266	615-767-5224	lori.holman@churchillmortgage.com
CMG Mortgage, Inc. dba CMG Financial	Rachel Schmitt NMLS ID: 974177	925-278-6303	rschmitt@cmghomeloans.com
CMG Mortgage, Inc. dba CMG Financial	Jose Manrique NMLS ID: 1426209	561-563-5560	jmanrique@cmghomeloans.com
Cross Country Mortgage, LLC	Jeffrey Singer NMLS ID: 1390223	562-221-6758	jeffrey.singer@ccm.com
Cross Country Mortgage, LLC	Jennifer McKissick NMLS ID: 282475	216-877-1214	jennifer.mckissick@myccmortgage.com
Cross Country Mortgage, LLC	Shannon Rodriguez NMLS ID: 518446	239-222-3158	Shannon.Rodriguez@ccm.com
Cross Country Mortgage, LLC	Jodie Eberhart NMLS ID: 1652444	845-702-9260	jodie.eberhart@myccmortgage.com
Cross Country Mortgage, LLC	Melissa Lee NMLS ID: 2326640	239-246-2814	melissa.lee2@ccm.com
Cross Country Mortgage, LLC	Chrystie Camphouse NMLS ID: 328201	240-571-0799	chrystie.camphouse@ccm.com

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Cross Country Mortgage, LLC	Kenya Buie NMLS ID: 2253222	763-200-9681	kenya.buie@ccm.com
Cross Country Mortgage, LLC	Senita Trent NMLS ID: 361671	407-869-8830	senita.trent@myccmortgage.com
DG Pinnacle Funding, LLC	Noel Veitia NMLS ID: 277729	786-380-6621	nveitia@dgpinnacle.com
DG Pinnacle Funding, LLC	Kelly Bradley NMLS ID: 746442	850-598-6320	kbradley@dgpinnacle.com
DHI Mortgage	Karey Larkins NMLS ID: 213181	813-480-5461	kalarkins@dhimortgage.com
DHI Mortgage	Thanhson Nguyen NMLS ID: 1583232	727-808-9366	tdnguyen@dhimortgage.com
DHI Mortgage	Nick Remillard NMLS ID: 1588960	239-910-3773	naremillard@dhimortgage.com
DHI Mortgage	Julie Capps NMLS ID: 36801	817-422-8608	JOCapps@dhimortgage.com
Everett Financial, Inc. dba Supreme Lending	Roberto Diaz NMLS ID: 335887	239-910-8582	robert.diaz@supremelending.com
Everett Financial, Inc. dba Supreme Lending	Matthew Leeseberg NMLS ID: 2258307	706-284-8885	matthew.leeseberg@supremelending.com
Everett Financial, Inc. dba Supreme Lending	Joaquin Pujols NMLS ID: 1929845	239-357-7717	Joaquin.Pujols@supremelending.com
First Horizon	Cecilia Stagg NMLS ID: 472329	305-342-3429	cecilia.stagg@firsthorizon.com
Gateway First Bank	Madison Childress NMLS ID: 7233	918-858-9091	madison.childress@gatewayloan.com
Geneva Financial, LLC.	Valeska Frailing NMLS ID: 1940349	323-215-7554	vfrailing@genevafi.com
Geneva Financial, LLC.	Bryan Snyder NMLS ID: 108432	360-910-4756	bsnyder@genevafi.com
Guild Mortgage	Janelle Butler NMLS ID: 2517394	719-661-0057	janelle.butler@guildmortgage.net
Lennar Mortgage	Amber Newton NMLS ID: 1993174	208-899-3080	ambernewton@lennarmortgage.com
loanDepot	Aimee Puig NMLS ID: 1478996	786-614-4015	apuig@loandepot.com

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loanDepot	Kari Williams NMLS ID: 1428969	480-681-5770	kariwilliams@loandepot.com
loanDepot	Nayleen Molina NMLS ID: 1792461	239-867-7105	nmolina@loandepot.com
Movement Mortgage	Catherine Harris NMLS ID: 269704	757-769-1156	catherine.harris@movement.com
New American Funding, LLC.	Diana Stevens NMLS ID: 720802	720-352-1669	diana.stevens@nafinc.com
New American Funding, LLC.	Alexandra Suarez NMLS ID: 1493351	321-558-7411	alexandra.suarez@nafinc.com
New American Funding, LLC.	Cristina Rucabado NMLS ID: 1873806	407-405-4455	cristina.rucabado@nafinc.com
New American Funding, LLC.	Sarah Calhoun NMLS ID: 1419368	949-561-1551	sarah.calhoun@nafinc.com
NewRez LLC	Carla Gregorich NMLS ID: 1440710	407-235-4874	carla.gregorich@newrez.com
Northpointe Bank	Chris Heidt NMLS ID: 38412	239-470-6310	chris.heidt@northpointe.com
NTFN dba Premier Nationwide Lending	Melanie Brown NMLS ID: 325159	863-491-8888	mbrown@pnlending.com
NTFN dba Premier Nationwide Lending	Jacqueline Wolcott NMLS ID: 1410572	863-990-6646	jwolcott@pnlending.com
Paramount Residential Mortgage Group (PRMG)	Kathleen Halbing NMLS ID: 219643	732-496-9992	khalbing@prmg.net
Ready Mortgage Lender	Juan Diaz NMLS ID: 2454147	786-442-8650	jdiaz@readyml.com
SecurityNational Mortgage Company	Tami Harrington NMLS ID: 3116	407-302-8384	tami.harrington@snmc.com
Waterstone Mortgage Corporation	Brent Schreurs NMLS ID: 212462	575-323-4409	bschreurs@waterstonemortgage.com
Waterstone Mortgage Corporation	Andre Blanco NMLS ID: 2522895	347-743-0305	Ablanco@waterstonemortgage.com
Waterstone Mortgage	Casey McElroy NMLS ID: 1826428	407-645-6334	Cmcelroy@waterstonemortgage.com