

# Housing Finance Authority of Pinellas County

## Home Key Multi-County Program

**ELIGIBLE AREA** - Pinellas, Pasco, and Polk 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 United States.

All applicants must be considered irrespective of age, race, color, religion, national origin, sex, marital status, military status, or physical handicap.

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** - Assistance is in the form of a 0% Interest, 30-year deferred, second mortgage of up to \$12,000 in Pinellas County and \$8,000 in Pasco & Polk Counties. The second mortgage is NEVER FORGIVEN and must be repaid when the first mortgage is refinanced, sale, short-sale, foreclosure or if the borrower ceases to live on the property.

### INCOME LIMIT CRITERIA

FHA, USDA-RD and VA loans ONLY:

1-2 person household	Pasco & Pinellas: \$89,400	Polk: \$87,330
3+ person household	Pasco & Pinellas: \$102,810	Polk: \$100,429

Fredie Mac loans ONLY:

All household sizes	Pasco & Pinellas: \$71,720	Polk: \$67,500
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**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 660 or higher.

### 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.

## Actively Participating Loan Officers 10/23

Company	Name	Phone Number	Email
Cardinal Financial Company	Alain Juvert NMLS ID: 1173442	813-220-0365	alain.juvert@cardinalfinancial.com
CrossCountry Mortgage, LLC.	Maureen Helm NMLS ID: 118232	727-421-1067	maureen.helm@myccmortgage.com
CrossCountry Mortgage, LLC.	Thomas Bearint NMLS ID: 226071	813-786-1941	tommy.bearint@myccmortgage.com
Everett Financial, Inc.	Joanna Lind NMLS ID: 873101	787-702-6440	joanna.lind@supremelending.com
Everett Financial, Inc.	Benjamin Macht NMLS ID:1099425	813-304-6748	ben.macht@supremelending.com
Fairway Independent Mortgage Corporation	Luis Peguero NMLS ID: 1946013	813-841-1797	luis.peguero@fairwaymc.com
Fairway Independent Mortgage Corporation	Michael Lena NMLS ID: 323295	813-629-2614	mike.lena@fairwaymc.com
Fairway Independent Mortgage Corporation	Richard Mize NMLS ID: 1136438	813-833-7424	rich.mize@fairwaymc.com
GO Mortgage, LLC	Alexa Price NMLS ID: 365905	727-409-3869	aprice@gomortgage.com

GO Mortgage, LLC	Brad Birdsong NMLS ID:2132070	813-767-3889	bbirdsong@gomortgage.com
Guaranteed Rate, Inc.	Joseph Nowacki NMLS ID: 906100	630-339-6849	Joseph.nowacki@rate.com
Movement Mortgage, LLC	Cynthia Smith NMLS ID: 201707	8504243444	cynthia.smith@homestarfc.com
NewRez LLC	Frank Gemma NMLS ID: 432362	727-642-6382	frank.gemma@newrez.com
Open Mortgage, LLC	Soledad Nicoletti NMLS ID: 221996	813-404-6934	snicoletti@openmtg.com
Raymond James Bank	Linda Kemp NMLS ID: 453695	727-567-2568	linda.kemp@raymondjames.com
SecurityNational Mortgage Company	Shameika Huff NMLS ID:1722170	727-454-5000	shameika.huff@snmc.com
SWBC Mortgage Corporation	Stacey Cropsey NMLS ID: 659588	727-698-4249	stacey.cropsey@swbc.com
Synovus Bank	Patti Myers NMLS ID: 437137	727-423-8447	pattimyers@synovus.com
Tidewater Mortgage Services, Inc.	Kelly Santos NMLS ID: 994273	727-514-2429	ksantos@twmortgage.com



Union Home Mortgage Corporation	Charles Widmeier NMLS ID: 195877	727-686-5323	cwidmeier@uhm.com
Waterstone Mortgage Corporation	Christopher Smith NMLS ID: 69879	813-777-7881	chris.smith@waterstonemortgage.com
Waterstone Mortgage Corporation	John Broskie NMLS ID: 180968	407-645-6354	jbroskie@waterstonemortgage.com
Waterstone Mortgage Corporation	Matthew Landgraff NMLS ID: 1861525	352-573-7797	mlandgraff@waterstonemortgage.com
Waterstone Mortgage Corporation	Nathan Dahlin NMLS ID: 2130803	813-858-9065	NDahlin@WaterstoneMortgage.com
Waterstone Mortgage Corporation	Seth Stern NMLS ID: 450329	727-647-1356	sstern@waterstonemortgage.com
Waterstone Mortgage Corporation	Wanda Gutierrez NMLS ID: 369190	407-645-6306	wgutierrez@waterstonemortgage.com