



ELIGIBLE AREA - Clay County

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.

Buyers must occupy the property purchased within 60 days of closing.

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 as their principal residence and the property may never be rented.

*see loan officer for additional information

DOWN PAYMENT ASSISTANCE - 30 year deferred, 0.00% second mortgage, up to \$20,000 for down payment assistance. 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 - Household income is considered for ALL borrower(s), spouse (if applicable) and anyone 18 years or older.

FHA, USDA-RD and VA loans ONLY:

- 1-2 person household \$96,325
- 3 or more person household \$110,774

PURCHASE PRICE LIMIT: \$536,906

HOME BUYER 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.

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 03/24

Company	Name	Phone Number	Email
Altitude Financial Corporation	Judas Ramos NMLS ID:958214	520-440-7750	jramos@altitudehomeloans.com
Bell Bank Mortgage	Courtney Williams NMLS ID: 700479	480-339-8551	cwilliams@bell.bank
Bell Bank Mortgage	Dee Jimenez NMLS ID: 249210	602-616-6544	djimenez@bell.bank
Bell Bank Mortgage	Pete Alvarez NMLS ID: 629868	623-302-6260	palvarez@bell.bank
Cardinal Financial Company	Jose Daniel Ruiz Lozada NMLS ID: 408901	813-476-5581	danny.ruiz@cardinalfinancial.com
Castle & Cooke Mortgage, LLC	Guadalupe Valencia NMLS ID: 1753918	602-366-0292	gvalencia@castlecookemortgage.com
Castle & Cooke Mortgage, LLC	Jennifer Gokool NMLS ID:148496	623-512-4060	jpgokool@castlecookemortgage.com
CMG Mortgage, Inc. Db CMG Financial	Angela Pariso NMIS ID: 21388	904-955-8502	apariso@cmgfi.com



CMG Mortgage, Inc. Db CMG Financial	Angie Smith NMLS ID:	480-452-5792	asmith@cmghomeloans.com
CMG Mortgage, Inc. Db CMG Financial	Joe Andrews NMLS ID: 320789	813-781-9769	jandrews@cmgfi.com
CMG Mortgage, Inc. Db CMG Financial	Lorena Sandoval NMLS ID: 200914	602-380-4722	lorenas@cmghomeloans.com
Cornerstone First Mortgage, Inc	Jessika Olivo NMLS ID: 2069207	407-491-1295	jolivo@cfmtg.com
Cornerstone First Mortgage, Inc	Joamir Quiles NMLS ID: 192400	813-679-5795	jquiles@cfmtg.com
Cornerstone First Mortgage, Inc	Keila Santos NMLS ID: 442267	866-815-1803	ksantos@cfmtg.com
CrossCountry Mortgage, LLC.	Abraham Araiza NMLS ID:1300818	602-334-7871	Abraham.Araiza@ccm.com
CrossCountry Mortgage, LLC.	Brenna Figueroa NMLS ID: 1254116	602-327-6097	brenna.figueroa@ccm.com
CrossCountry Mortgage, LLC.	Jason Smith NMLS ID: 210839	480-227-6231	jason.smith2@ccm.com
CrossCountry Mortgage, LLC.	Jeff Crain NMLS ID: 377726	727-501-3534	jeff.crain@ccm.com



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CrossCountry Mortgage, LLC.	Richard Sica NMLS ID: 2024504	480-282-7351	richard.sica@ccm.com
DAS Acquisition Company, LLC	Ricardo Bojorquez NMLS ID: 1519496	(602) 579-7295	rbojorquez@usamortgage.com
Embrace Home Loans, Inc.	Abraham Agosto NMLS ID:1501393	813-245-0970	aagosto@embracehomeloans.com
Embrace Home Loans, Inc.	Christian Wurtzbacher NMLS ID: 379645	321-302-1422	cwurtzbacher@embracehomeloans.com
Embrace Home Loans, Inc.	Jake LaBelle NMLS ID: 2003521	802-353-4724	jLaBelle@embracehomeloans.com
Embrace Home Loans, Inc.	Sasha Baez NMLS ID:1469651	813-598-9442	sbaez@embracehomeloans.com
Everett Financial, Inc.	Hector Roman NMLS ID: 619679	787-299-2401	hector.roman@supremelending.com



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Fairway Independent Mortgage Corporation	Angel Vasquez NMLS ID:1596861	254-239-8564	angel.vasquez@fairwaymc.com
Fairway Independent Mortgage Corporation	Danny Nevarez NMLS ID: 1400906	602-472-5821	danny.nevarez@fairwaymc.com
Fairway Independent Mortgage Corporation	Diana Rodriguez NMLS ID: 801619	520-390-2582	diana.rodriguez@fairwaymc.com
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Fairway Independent Mortgage Corporation	Michael Lena NMLS ID: 323295	813-629-2614	mike.lena@fairwaymc.com
Fairway Independent Mortgage Corporation	Scott Kamis NMLS ID: 2159306	813-857-2773	scott.kamis@fairwaymc.com
Fairway Independent Mortgage Corporation	Stefan Catalan NMLS ID:1414410	520-310-5911	stefan.catalan@fairwaymc.com



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Movement Mortgage, LLC	Dario Jimenez NMLS ID:659648	813-766-8725	dario.jimenez@movement.com



My Mortgage, Inc.	Yaikiel Gonzalez Perez NMLS ID:1968204	813-727-5770	ygonzalez@mmi.biz
Network Funding, L.P.	Billi West NMLS ID: 306348	904-269-5992	billi.west@nflp.com
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