

# HOME SWEET HOME



ELIGIBLE AREA - Duval 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 \$10,000 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 \$95,365
- 3 or more person household \$109,670

Freddie Mac HFA ADvantage Loan:

- \$68,880

PURCHASE PRICE LIMIT: \$335,000 (Effective 03/21/24)

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.

## 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.



# 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 - Duval County

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

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?

An MCC is used in conjunction with a first mortgage loan provided by a participating lender. The MCC allows a borrower to take 20% of their annual mortgage interest as a tax credit while continuing to use the balance of the interest as a deduction. The MCC program tax credit maybe used as long as the property remains the borrower(s) principal residence. The MCC benefit may be received one of two ways. 1) Annually when a borrower 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 with either of the Jacksonville HFA first mortgage programs that offer down payment and closing cost assistance. The Mortgage Credit Certificate program will have the strictest eligibility requirements so those must be followed in order to be combined with the program first mortgage.

## 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 dont 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.

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 \$95,365
- 3 or more person household \$109,670

PURCHASE PRICE LIMIT: \$299,999

## HOW DO I QUALIFY FOR THE MCC?

The MCC is automatically added to every Home Sweet Home loan originated in the Hillsborough County. If a buyer qualifies for the Home Sweet Home Program they automatically qualify for the MCC.

## 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



CrossCountry Mortgage, LLC.	Marcos Moreno NMLS ID:280187	480-896-2452	marcos.moreno@ccm.com
CrossCountry Mortgage, LLC.	Maureen Helm NMLS ID: 118232	727-421-1067	maureen.helm@myccmortgage.com
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



Everett Financial, Inc.	Shane Turner NMLS ID: 113300	561-289-2077	shane.turner@supremelending.com
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
Fairway Independent Mortgage Corporation	Eric Aramian NMLS ID:205816	602-920-4010	eric.aramian@fairwaymc.com
Fairway Independent Mortgage Corporation	Kathy Kveberg NMLS ID: 345704	813-295-8621	kathyk@fairwaymc.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	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



Gateway Mortgage, a division of Gateway First Bank	Shari Reeves NMLS ID: 415413	904-874-2205	shari.reeves@gatewayloan.com
Guaranteed Rate Affinity	Mark Zihmer NMLS ID:795477	813-598-7815	mark.zihmer@grarate.com
Guild Mortgage Company LLC	Julie Grandy NMLS ID: 179973	904-866-7050	julie.grandy@guildmortgage.net
Guild Mortgage Company LLC	Lisa Daniels NMLS ID: 453340	904-219-1417	lisa.daniels@guildmortgage.net
Guild Mortgage Company LLC	Rachel Rogers NMLS ID: 177092	904-334-5965	rachel.rogers@guildmortgage.net
Guild Mortgage Company LLC	Michael Chi-Ukpai NMLS ID:	480-304-4211	michael.chiukpai@guildmortgage.net
Guild Mortgage Company LLC	Paul Briggs NMLS ID: 659563	904-386-4061	paul.briggs@guildmortgage.net
Homeowners Financial Group USA, LLC	Ivette Bierly NMLS ID: 202971	623-203-1986	ibierly@premiermtg.com
Homeowners Financial Group USA, LLC	Rachelle Coffey NMLS ID: 203664	480-305-8581	Rachelle@homeownersfg.com
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
New American Funding, LLC	Adrian Espin NMLS ID: 2217774	732-505-4600	adrian.espin@nafinc.com
New American Funding, LLC	Claudia Gomez NMLS ID: 365503	813-317-5821	claudia.gomez@cardinalfinancial.com
NewRez LLC	Frank Gemma NMLS ID: 432362	727-642-6382	frank.gemma@newrez.com
NewRez, LLC	Rosa Martinez NMLS ID: 546555	941-685-6503	rosa.martinez@newrez.com
NewRez, LLC	Yesenia Morales NMLS ID: 599871	407-394-9350	yesenia.morales@newrez.com
NFM, Inc. dba NFM Lending	Brandon Pavlovic NMLS ID:1599351	480-452-4162	bpavlovic@nfmlending.com
NOVA Financial & Investment Corp.	David Engquist NMLS ID: 857333	623-792-6823	David.Engquist@novahomeloans.com





NOVA Financial & Investment Corp.	Eddie Tovar NMLS ID:1482190	520-745-0050	eddie.tovar@novahomeloans.com
NOVA Financial & Investment Corp.	Jeanne Brown NMLS ID:1427985	602-385-6634	jeanne.brown@novahomeloans.com
Novus Home Mortgage is a division of Ixonia Bank	Joseph Onofre NMLS ID: 1473557	407-720-8514	jonofre@novushomemortgage.com
NQM Funding, LLC	Ethan Hormann NMLS ID:205961	623-363-9819	ehormann@premiermtg.com
NQM Funding, LLC	Ivette Bierly NMLS ID:202971	623-203-1986	ibierly@premiermtg.com
NQM Funding, LLC	Jeffrey Epple NMLS ID: 273090	314-406-6789	jepple@npinc.com
PrimeLending, a Plains Capital Company	Amber Ruiz NMLS ID: 630442	602-695-1658	amber.ruiz@primelending.com
PrimeLending, a Plains Capital Company	Jill Donovan NMLS ID: 217020	623-451-7821	jill.donovan@primelending.com
PrimeLending, a Plains Capital Company	Jorge Casanova NMLS ID: 1613822	602-751-0615	Jorge.casanova@primelending.com
PrimeLending, a Plains Capital Company	Rene Herrera NMLS ID:216890	602-799-0430	rene.herrera@primelending.com



PrimeLending, a PlainsCapital Company	Shannon Vardis NMLS ID: 1875307	904-394-1419	shannon.vardis@primelending.com
SecurityNational Mortgage Company	Maria Estela Moreno NMLS ID:630321	623-640-8314	Maria.Moreno@snmc.com
SecurityNational Mortgage Company	Martha Lorena Rodriguez NMLDS ID: 989918	623-326-7518	martha.rodriguez@snmc.com
SecurityNational Mortgage Company	Michelle Hernandez NMLS ID: 1088477	602-751-6518	MICHELLE.HERNANDEZ@SNMC.COM
SecurityNational Mortgage Company	Miguel Godoy Diaz NMLS ID: 834615	602-423-1956	miguel.diaz@snmc.com
SecurityNational Mortgage Company	Shawna Walker NMLS ID:182665	602-703-2100	shawna.walker@snmc.com
SouthState Bank, National Association	Paul J Wendland NMLS ID: 198769	813-340-0121	Paul.Wendland@southstatebank.com
Synovus Bank	Patti Myer NMID ID: 437137	727-423-8447	pattimyers@synovusmortgage.com
Synovus Bank	Robyn Fiel NMLS ID: 437132	727-642-8283	robynfiel@synovus.com

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Synovus Bank	Sheri Proctor NMLS ID:368728	904-798-0531	sheriproctor@synovus.com
Synovus Bank	Wendy Zaccaria NMLS ID:577242	813-810-0039	wendyzaccaria@synovus.com
The Mortgage Firm Inc	Christine Danielson NMLS ID:359690	321-795-7833	christine.danielson@tmf.mortgage
VIP Mortgage Inc	Ryan Halldorson NMLS ID:216632	602-793-7204	ryanh@vipmtginc.com
Waterstone Mortgage Corporation	Nathan Jensen NMLS ID: 332253	480-635-3072	njensen@waterstonemortgage.com