

Key to Homeownership Program

ELIGIBLE AREA - Manatee County

ELIGIBILITY CRITERIA*

Buyers are not required to be first-time buyers.

Buyers must live in the property they purchase as their principal residence.

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

DOWN PAYMENT ASSISTANCE - Up to \$15,000 in down payment and closing cost assistance in the form of a 0% Interest, 30-year deferred, second mortgage due upon refinance, sale, prepayment of the first mortgage loan, at the end of the 30-year term or when the property ceases to be the principal residence of the borrower. The assistance is never forgiven.

INCOME LIMIT CRITERIA - There are income limits in the program. The borrower, spouse and anyone 18 years of age or older income will be considered to determine household income.

FHA, USDA-RD and VA loans ONLY:

- All household sizes \$148,050

Freddie Mac at or below 80% AMI:

- All household sizes \$78,960

PURCHASE PRICE LIMIT: \$515,804

HOMEBUYER EDUCATION - Encouraged but not required.

ELIGIBLE PROPERTY - New or existing single family 1-4 units, detached or attached, condos and townhomes.

CREDIT SCORE - There is a minimum FICO of 660 for FHA loans. And 640 for USDA-RD, VA and Freddie Mac HFA Advantage conventional loans. The maximum debt-to-income ratio (DTI) is 45%.



Manatee County

Actively Participating Loan Officers 03/24

Company	Name	Phone Number	Email
CMG Mortgage, Inc. Dba CMG Financial	Bill McGowan NMLS ID: 432220	941-720-5665	bmcgowan@cmghomeloans.com
CMG Mortgage, Inc. Dba CMG Financial	Kyle Cutchen NMLS ID:338354	941-321-0135	kcutchen@cmghomeloans.com
CMG Mortgage, Inc. Dba CMG Financial	Peter Minarich NMLS ID: 205428	941-782-2077	pminarich@cmghomeloans.com
Fairway Independent Mortgage Corporation	David McLaughlin NMLS ID:868815	941-724-7653	david.mclaughlin@fairwaymc.com
Fairway Independent Mortgage Corporation	Scott Kamis NMLS ID: 2159306	813-857-2773	scott.kamis@fairwaymc.com
Homestead Funding Corporation	Kerry Wilkinson NMLS ID: 32784	727-441-3182	kwilkinson@homesteadfunding.com
Lower, LLC	Jacqueline Wolcott NMLS ID: 1410572	863-990-6646	jwolcott@pnlending.com
SouthState Bank, National Association	Christ Skardoutos NMLS ID: 1111807	941-920-1292	christ.skardoutos@centerstatebank.com



Stockton Mortgage Corporation	Beth Ward NMLS ID: 437660	941-212-2665	beth.ward@stockton.com
Stockton Mortgage Corporation	Roger McGuire NMLS ID: 213837	941-212-2665	roger.mcguire@stockton.com
Synovus Bank	Patti Myers NMLS ID: 437137	727-423-8447	pattimyers@synovus.com
Synovus Bank	Robyn Fiel NMLS ID: 437132	727-642-8283	robynfiel@synovus.com
Synovus Bank	Wendy Zaccaria NMLS ID: 577242	813-810-0039	wendyzaccaria@synovus.com
Waterstone Mortgage Corporation	Grant Lee NMLS ID: 2411691	813-618-9095	glee@waterstonemortgage.com
Waterstone Mortgage Corporation	Trevor Rollison NMLS ID: 433056	941-209-2597	trollison@waterstonemortgage.com