

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.

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 - 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

Freddie Mac loans ONLY:

All household sizes	Pasco & Pinellas: \$71,720	Polk: \$59,440
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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 03/24

Company	Name	Phone Number	Email
CMG Mortgage, Inc. DbA CMG Financial	Peter Horiszny NMLS ID: 326087	727-688-9490	peteh@cmgfi.com
CrossCountry Mortgage, LLC.	Thomas Bearint NMLS ID: 226071	813-786-1941	tommy.bearint@myccmortgage.com
Everett Financial, Inc.	Mark Piburn NMLS ID: 454138	863-604-4942	mark.piburn@supremelending.com
Fairway Independent Mortgage Corporation	Brandon Harrell NMLS ID: 1238187	863-513-5830	brandon.harrell@fairwaymc.com
Fairway Independent Mortgage Corporation	Brett Dody NMLS ID: 223189	813-579-0200	brett.dody@fairwaymc.com
Fairway Independent Mortgage Corporation	David McLaughlin NMLS ID: 868815	941-724-7653	david.mclaughlin@fairwaymc.com
Fairway Independent Mortgage Corporation	Denise Greene NMLS ID: 432405	727-560-7504	deniseg@fairwaymc.com
Fairway Independent Mortgage Corporation	Jose Mora NMLS ID: 1922412	970-812-2733	jose.mora@fairwaymc.com
Fairway Independent Mortgage Corporation	Kathy Kveberg NMLS ID: 345704	813-295-8621	kathyk@fairwaymc.com

Gardner Financial Services, LTD	Robby Sampson NMLS ID: 351386	863-937-8024	Robby.sampson@legacymutual.com
GO Mortgage, LLC	Alexa Price NMLS ID: 365905	727-409-3869	aprice@gomortgage.com
Guild Mortgage Company LLC	Gina Walker NMLS ID: 1579959	863-937-8024	gwalker@guildmortgage.net
Movement Mortgage, LLC	Marc Moran NMLS ID: 659624	813-569-8188	marc.moran@movement.com
NewRez LLC	Arnaldo Diaz NMLS ID: 369419	727-420-8800	arnie.diaz@newrez.com
NewRez LLC	Michele Seitz NMLS ID:1691032	727-251-9250	michele.seitz@newrez.com
Open Mortgage, LLC	Soledad Nicoletti NMLS ID: 221996	813-404-6934	snicoletti@openmtg.com
Raymond James Bank	Ashley Turner NMLS ID: 1045860	813-928-9604	ashley.turner@raymondjames.com
SecurityNational Mortgage Company	Shameika Huff NMLS ID:1722170	727-454-5000	shameika.huff@snmc.com
Stockton Mortgage Corporation	Charlene Rivera NMLS ID: 22148	941-214-0482	c.rivera@stockton.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	pattimyrs@synovus.com
Synovus Bank	Ruth Principe NMLS ID: 177910	813-440-7377	ruthprincipe@synovus.com
Tidewater Mortgage Services, Inc	Kelly Santos NMLS ID: 994273	727-514-2429	ksantos@twmortgage.com
Tidewater Mortgage Services, Inc.	Michael Williams NMLS ID: 1222659	813-390-3816	mwilliams@twmortgage.com
Union Home Mortgage Corporation	Charles Widmeier NMLS ID: 195877	727-686-5323	cwidmeier@uhm.com
Waterstone Mortgage Corporation	Casey McElroy NMLS ID: 1826428	407-645-6334	Cmcelroy@waterstonemortgage.com
Waterstone Mortgage Corporation	Grant Lee NMLS ID: 2411691	813-618-9095	glee@waterstonemortgage.com
Waterstone Mortgage Corporation	John Utsch NMLS ID: 937950	727-686-6224	Jutsch@WaterstoneMortgage.com
Waterstone Mortgage Corporation	Seth Stern NMLS ID: 450329	727-647-1356	sstern@waterstonemortgage.com