



we make housing affordable



Homeownership

First Time Homebuyer Program



First Time Homebuyer Program

The First Time Homebuyer Program makes purchasing a home more affordable for low-to-moderate income families and individuals by offering fixed, low-interest rate mortgage loans. In addition, Florida Housing also offers up to \$14,999 to assist eligible borrowers with their down payment and closing costs.

*Program limits were current at the time of publication.
Visit our website at www.floridahousing.org for program updates.*

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Who Is Eligible?

This program is designed for first-time homebuyers desiring to purchase a home in the state of Florida.

ARE YOU A FIRST TIME HOMEBUYER?

You will be considered a first-time homebuyer if you can answer “No” to the following questions:

- Have you owned a home in the past three years? If “No,” go to the next bulleted question.

If you answered “Yes” to this question, you may still be eligible for the program if you can provide documentation evidencing that you have not utilized the home as your primary residence for the past three years or longer (for example, investment property) OR if you decide to purchase a home in a federally designated targeted area. Please see the Subsidized Loan Program section of this brochure for further information.

- If you own a mobile home, do you own the land that it is on and claim it as real property? Have you filed for the Homestead Exemption?

ACCEPTABLE CREDIT HISTORY

You must also have an acceptable credit history to qualify for the First Time Homebuyer Program. Acceptable does not mean that your credit must be perfect; however, you must be “credit worthy” to qualify for a home mortgage loan through our program.

If you believe that you have not established a good payment history, all is not lost. It may take some time, but you will be far better off if you improve your credit *before* applying for a home mortgage loan.

There are legitimate, nonprofit community-based organizations that can counsel you on repairing your credit and prepare you for homeownership. A listing of some of these local organizations may be obtained online at www.floridahousing.org or by contacting Florida Housing at 850.488.4197.

ELIGIBLE PROPERTIES

Any new or existing single family home, townhome, duplex, condominium, and manufactured home (with certain restrictions) that meets Fannie Mae, Federal Housing Administration (FHA), Rural Housing Services, or Veterans Affairs (VA) requirements is eligible for purchase under the program. The sales price of the home must be less than the maximum sales price limits for the county in which the home is located. (See page 4.)

MAXIMUM INCOME AND SALES PRICE LIMITS

There are maximum income limits and sales price limits associated with the program. This means that in order to qualify for the program, your income must not exceed the program’s limits for income in the county in which the home is located and the sales price of the home that you would like to purchase cannot exceed the program’s limits for sales prices in the county in which the home is located. (See page 4 for these limits.)

To determine if you qualify for the program...

Find the county where you would like to purchase your home. If you do not see that county, please look at the figure next to "All Other Counties."

Then identify the number of people that will be residing in the home.

After reviewing the income limit that coincides to that county and the number of persons, determine if your current income is less than or equal to this amount. If so, then you may be eligible.

To determine if the property is eligible...

Find the county where you would like to purchase your home. If you do not see that county, please look at the figure next to "All Other Counties."

"If you receive the Home Loan, the maximum sales price limits are on page 12."

After reviewing the sales price limit that coincides to that county, determine if the home you are purchasing is less than or equal to this amount. If so, then you may be eligible.

Maximum Annual Income Limits

County	Number of Persons in Household	
	1 or 2	3 or more
Alachua	\$52,200	\$60,030
Brevard	\$54,700	\$62,905
Broward	\$57,700	\$66,355
Clay	\$56,600	\$65,090
Collier	\$63,300	\$72,795
Duval	\$56,600	\$65,090
Gadsden	\$56,500	\$64,975
Indian River	\$52,400	\$60,260
Lake	\$54,700	\$62,905
Lee	\$54,100	\$62,215
Leon	\$56,500	\$64,975
Manatee	\$54,300	\$62,445
Monroe	\$57,200	\$65,780
Nassau	\$56,600	\$65,090
Okaloosa	\$54,700	\$62,905
Orange	\$54,700	\$62,905
Osceola	\$54,700	\$62,905
Palm Beach	\$62,100	\$71,415
St. Johns	\$56,600	\$65,090
Sarasota	\$54,300	\$62,445
Seminole	\$54,700	\$62,905
All Other Counties	\$51,900	\$59,685

Maximum Sales Price Limits

County	Homes New & Existing
Broward	\$280,463
Clay	\$247,500
Collier	\$254,250
Duval	\$247,500
Manatee	\$226,350
Miami-Dade	\$280,463
Monroe	\$332,466
Nassau	\$247,500
Palm Beach	\$280,463
St. Johns	\$247,500
Sarasota	\$226,350
All Other Counties	\$189,682

Special & Subsidized Loan Programs

In an effort to revitalize areas of economic distress and to address the needs of citizens with disabilities, Florida Housing has implemented initiatives that work in conjunction with the First Time Homebuyer Program.

SPECIAL LOAN PRODUCTS

The First Time Homebuyer Program offers several conventional loan products that are beneficial to the homebuyer. One such program is called HFA Community Solutions, a special loan product developed by Fannie Mae. This program offers more lenient underwriting guidelines, flexible credit criteria, and a lower out-of-pocket down payment requirement for individuals working as:



SUBSIDIZED LOAN PROGRAM

The Subsidized Loan Program offers special incentives to borrowers that are:

- purchasing homes within Urban Infill areas (which include federally designated targeted areas, any currently existing enterprise zones, entitlement zones, empowerment zones or areas which have been delineated and/or designated by any local government of the State as an economically distressed area);
- purchasing homes within Front Porch Florida and HOPE VI communities;
- participants in the USDA Rural Development (RD) Section 523 Mutual Self-Help Housing Program; or
- persons defined as handicapped by the Fair Housing Amendments Act of 1988.

URBAN INFILL AREAS

Urban Infill Areas are neighborhoods and communities that have been targeted federally and by local governments to receive certain benefits in order to encourage economic development and revitalization. There are designated census tracts throughout the state meeting the qualifications of this component of the First Time Homebuyer Program. A participating lender in your area can help you with locating these areas.

FEDERALLY DESIGNATED TARGETED AREAS

If you purchase a home in a federally designated targeted area, the income limits and purchase price limits are higher and previous homeownership does not disqualify you.

For the income limits in your county, please see this chart...

For a list of census tracts, please visit our web site at www.floridahousing.org. If you do not have internet access, please contact Florida Housing at 850.488.4197.

Additional Online Resources

Do you have a house in mind and know the address? Are you unsure as to whether or not the home is located in a federally designated targeted area? You may visit the Federal Financial Institutions Examination Council's website at <http://www.ffiec.gov/geocode/default.htm> to find out if that address corresponds with a census tract located in a federally designated targeted area.

Federally Designated Targeted Area Income Limits

County	Number of Persons in Household	
	1 or 2	3 or more
Alachua	\$62,640	\$73,080
Brevard	\$65,640	\$76,580
Broward	\$69,240	\$80,780
Clay	\$67,920	\$79,240
Collier	\$75,960	\$88,620
Duval	\$67,920	\$79,240
Gadsden	\$67,800	\$79,100
Indian River	\$62,880	\$73,360
Lake	\$65,640	\$76,580
Lee	\$64,920	\$75,740
Leon	\$67,800	\$79,100
Manatee	\$65,160	\$76,020
Monroe	\$68,640	\$80,080
Nassau	\$67,920	\$79,240
Okaloosa	\$65,640	\$76,580
Orange	\$65,640	\$76,580
Osceola	\$65,640	\$76,580
Palm Beach	\$74,520	\$86,940
St. Johns	\$67,920	\$79,240
Sarasota	\$65,160	\$76,020
Seminole	\$65,640	\$76,580
All Other Counties	\$62,280	\$72,660

Would you like to get a map of a particular census tract?

Visit our website at www.floridahousing.org for a link to the U.S. Census Bureau.

FRONT PORCH FLORIDA AND HOPE VI COMMUNITIES

In addition, Florida Housing also sets funding aside for homebuyers purchasing homes in Front Porch Florida and HOPE VI communities. Front Porch Florida communities are designated by the Governor's Office. HOPE VI project areas are designated by Florida Housing based on the HOPE VI grants as they are extended by HUD. Please see the following page for a listing of cities that contain Front Porch Florida communities and counties that contain HOPE VI communities. If you would like to view maps of the Front Porch Florida communities, please visit our web site at www.floridahousing.org or contact a participating lender in your area.



FRONT PORCH COMMUNITIES

City

Bartow
 Bradenton
 Daytona Beach
 Fort Lauderdale
 Gainesville
 Gifford
 Immokalee
 Jacksonville
 Miami
 Ocala
 Opa-Locka
 Orlando
 Pensacola
 Sanford
 Sarasota
 Shalimar
 St. Petersburg
 Tampa
 Tallahassee
 West Palm Beach

Community/Neighborhood

West Bartow Neighborhood
 Rogers, Rousch Field, Singeltary, Washington Neighborhoods
 Central City Neighborhood of Daytona Beach
 Dorsey-Riverbend Neighborhood
 Duval Heights Neighborhood
 Gifford Neighborhood
 South Immokalee Neighborhood
 Sherwood Forest Neighborhood
 Riverside Neighborhood of Little Havana
 West Ocala Front Porch Area
 Opa-Locka Front Porch Coalition
 Holden Heights Community
 Greater Pensacola Front Porch Community
 Goldsboro Neighborhood
 Newtown Front Porch Community
 Sylvania Heights Neighborhood
 Greater South Central Neighborhood
 Heart of East Tampa Community
 Greater Frenchtown Community
 Northwood, Pleasant City, Northwest

HOPE VI COMMUNITIES

County

Duval
 Hillsborough
 Manatee
 Miami-Dade
 Orange
 Pinellas
 Polk

Housing Authority

Jacksonville Housing Authority 904.630.3810
 Tampa Housing Authority..... 813.253.0551
 Bradenton Housing Authority 941.748.5568
 Miami-Dade Housing Authority 305.644.5100
 Orlando Housing Authority 407.894.1500
 St. Petersburg Public Housing Authority 727.323.3171
 Lakeland Public Housing Authority 863.687.2911

For more information regarding a HOPE VI community,
 please contact the corresponding housing authority directly.

A grayscale photograph of a family of four sitting on a couch. A man and a woman are seated behind two young girls. They are all looking down at a document or book held by one of the girls. The background shows a window with blinds and a patterned curtain.

Down Payment Assistance Programs

Saving enough money to cover the required down payment and closing costs for the purchase of a home is one of the biggest hurdles that potential first time homebuyers face. Therefore, in conjunction with the First Time Homebuyer Program, Florida Housing offers three down payment and closing cost assistance programs in the form of second mortgage loans.

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DOWN PAYMENT ASSISTANCE PROGRAMS:

HOME Investment Partnerships Loan
(HOME) up to \$14,999

**Homeownership Assistance
Program Down Payment Loan**
(HAP D/P) up to \$10,000

**Homeowner Assistance
for Moderate Income Loan**
(HAMI) up to \$5,000

HOME INVESTMENT PARTNERSHIPS (HOME) LOAN

HOME Loans are zero percent interest, non-amortizing second mortgage loans, which means you do not make any monthly payments. You repay the loan if you sell the home, transfer ownership, refinance the first mortgage, or cease to occupy the home. Recipients of the HOME loan will not repay the loan as long as they continue to live in the home.

You may qualify for this loan if your income is at or below 80 percent of the Area Median Income (AMI) adjusted for household size. The program offers up to \$14,999 or 25 percent of the purchase price of the home, whichever is less, to assist with down payment and closing costs.

To determine if you qualify for the HOME Loan, please do the following using the chart provided...

Find the county where you would like to purchase your home.

Identify the number of people that will be residing in the home.

After reviewing the income limit that coincides to that county and the number of persons, determine if your current income is less than or equal to this amount. If so, then you may be eligible. If not, look at the program description for HAP D/P and/or HAMI as you may be eligible for one of those programs.

HOME Program

COUNTY	1	2
Alachua	29,250	33,400
Baker	28,800	32,900
Bay	27,550	31,500
Bradford	26,500	30,250
Brevard	30,650	35,000
Broward	33,700	38,550
Charlotte	27,200	31,100
Clay	31,700	36,200
Collier	39,100	44,650
Duval	31,700	36,200
Escambia	28,400	32,450
Flagler	27,200	31,100
Gadsden	32,050	36,600
Hardee	24,250	27,700
Hernando	28,650	32,750
Highlands	25,800	29,500
Hillsborough	28,650	32,750
Indian River	29,350	33,550
Jefferson	25,700	29,400
Lake	30,650	35,000
Lee	30,300	34,600
Leon	32,050	36,600
Manatee	30,400	34,750
Martin	29,350	33,550
Miami-Dade	29,500	33,750
Monroe	32,050	36,600
Nassau	31,700	36,200
Okaloosa	30,650	35,000
Orange	30,650	35,000
Osceola	30,650	35,000
Palm Beach	35,150	40,200
Pasco	28,650	32,750
Pinellas	28,650	32,750
Polk	26,300	30,100
Santa Rosa	28,400	32,450
Sarasota	30,400	34,750
Seminole	30,650	35,000
St. Johns	31,700	36,200
St. Lucie	29,350	33,550
Sumter	24,550	28,050
Union	25,150	28,750
Volusia	27,200	31,100
Wakulla	28,750	32,850
Walton	24,650	28,150
All Others	24,200	27,650

Program Maximum Annual Income Limits

Number of Persons in Household					
3	4	5	6	7	8
37,600	41,750	45,100	48,450	51,800	55,100
37,000	41,100	44,400	47,700	51,000	54,300
35,400	39,350	42,500	45,650	48,800	51,950
34,050	37,850	40,850	43,900	46,900	49,950
39,400	43,750	47,250	50,750	54,250	57,750
43,350	48,150	52,000	55,850	59,700	63,550
35,000	38,900	42,000	45,100	48,200	51,300
40,750	45,300	48,900	52,500	56,150	59,750
50,250	55,850	60,300	64,750	69,250	73,700
40,750	45,300	48,900	52,500	56,150	59,750
36,500	40,550	43,800	47,050	50,300	53,550
35,000	38,900	42,000	45,100	48,200	51,300
41,200	45,750	49,400	53,100	56,750	60,400
31,200	34,650	37,400	40,200	42,950	45,700
36,850	40,950	44,250	47,500	50,800	54,050
33,200	36,900	39,850	42,800	45,750	48,700
36,850	40,950	44,250	47,500	50,800	54,050
37,750	41,900	45,250	48,650	52,000	55,350
33,050	36,700	39,650	42,600	45,550	48,450
39,400	43,750	47,250	50,750	54,250	57,750
38,950	43,300	46,750	50,200	53,650	57,150
41,200	45,750	49,400	53,100	56,750	60,400
39,100	43,450	46,900	50,400	53,850	57,350
37,750	41,900	45,250	48,650	52,000	55,350
37,950	42,150	45,550	48,900	52,300	55,650
41,200	45,750	49,400	53,100	56,750	60,400
40,750	45,300	48,900	52,500	56,150	59,750
39,400	43,750	47,250	50,750	54,250	57,750
39,400	43,750	47,250	50,750	54,250	57,750
39,400	43,750	47,250	50,750	54,250	57,750
45,200	50,250	54,250	58,300	62,300	66,300
36,850	40,950	44,250	47,500	50,800	54,050
36,850	40,950	44,250	47,500	50,800	54,050
33,850	37,600	40,600	43,600	46,600	49,650
36,500	40,550	43,800	47,050	50,300	53,550
39,100	43,450	46,900	50,400	53,850	57,350
39,400	43,750	47,250	50,750	54,250	57,750
40,750	45,300	48,900	52,500	56,150	59,750
37,750	41,900	45,250	48,650	52,000	55,350
31,550	35,050	37,850	40,650	43,450	46,250
32,350	35,900	38,800	41,650	44,550	47,400
35,000	38,900	42,000	45,100	48,200	51,300
36,950	41,050	44,300	47,600	50,900	54,150
31,700	35,200	38,000	40,850	43,650	46,450
31,100	34,550	37,300	40,100	42,850	45,600

Effective 07/12/04
until superceded

To determine if the property is eligible...

Find the county where you would like to purchase your home. If you do not see that county, please look at the figure next to "All Other Counties."

After reviewing the sales price limit that coincides to that county, determine if the home you are purchasing is less than or equal to this amount. If so, then you may be eligible.

HOME Program Maximum Sales Price Limits

County	Homes New & Existing
Baker	\$189,682
Broward	\$236,835
Clay	\$209,000
Collier	\$214,700
Duval	\$209,000
Manatee	\$191,140
Miami-Dade	\$236,835
Monroe	\$290,319
Nassau	\$209,000
Palm Beach	\$236,835
St. Johns	\$209,000
Sarasota	\$191,140
All Other Counties	\$160,176



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HOMEOWNERSHIP ASSISTANCE PROGRAM DOWN PAYMENT (HAP D/P) LOAN

HAP D/P Loans are zero percent interest, non-amortizing second mortgage loans, which means you do not make any monthly payments. You repay the loan if you sell the home, transfer ownership, satisfy or refinance the first mortgage, or cease to occupy the home.

For those persons whose incomes exceed the limits for the HOME Loan, their next alternative may be the HAP D/P Loan. The HAP D/P Loan provides up to \$10,000 to assist with down payment and closing costs. This program targets applicants whose incomes are at or below 80 percent of the Area Median Income (AMI).

To determine, if you qualify for the HAP D/P Loan...

Find the county where you would like to purchase your home. If you do not see your county, please look at "All Other Counties".

After reviewing the income limit that coincides to that county, determine if your current income is less than or equal to this amount. If so, you may be eligible for the HAP D/P Loan. If not, then you may be eligible for a HAMI Loan.

HAP D/P Loan Income Limits

County	Income Limits
Alachua	\$41,760
Brevard	\$43,760
Broward	\$46,160
Clay	\$45,280
Collier	\$50,640
Duval	\$45,280
Gadsden	\$45,200
Indian River	\$41,920
Lake	\$43,760
Lee	\$43,280
Leon	\$45,200
Manatee	\$43,440
Monroe	\$45,760
Nassau	\$45,280
Okaloosa	\$43,760
Orange	\$43,760
Osceola	\$43,760
Palm Beach	\$49,680
St. Johns	\$45,280
Sarasota	\$43,440
Seminole	\$43,760
All Other Counties	\$41,520

HOMEOWNER ASSISTANCE FOR MODERATE INCOME (HAMI) LOAN

Florida Housing recently developed the Homeowner Assistance for Moderate Income (HAMI) loan program to enable borrowers with moderate incomes to also qualify for down payment and closing cost assistance. HAMI Loans provide up to \$5,000 to assist with down payment and closing costs. Unlike HOME and HAP D/P, HAMI is an amortized loan that is offered at a fixed rate of 5% with level monthly payments for a 10 year term.

You may qualify for this loan if your income exceeds the limits for the HOME and HAP D/P loans but does not exceed the Maximum Annual Income limits for the First Time Homebuyer Program.



Preparing for Homeownership



DETERMINING IF YOU ARE READY

Find out by asking yourself a few simple questions:

- Do I have a steady source of income?
- Is my income reliable and consistent?
- Do I pay my bills on time?
- Do I have very few outstanding long-term debts, like car payments?
- Do I have any money saved to cover up-front costs such as the application fee and appraisal?
- Do I have the ability to pay a mortgage every month, in addition to home maintenance costs?

If you answered “Yes” to these questions, you are probably ready to buy your own home.

BEGINNING THE PROCESS OF BUYING A HOME

Start by thinking about your situation:

- Are you ready to buy a home?
- How much space do you need?
- What areas of town do you like?
- How much can you afford in a monthly mortgage payment? You may go to our web site at www.floridahousing.org and complete the “How Much Can I Afford?” worksheet. If you do not have internet access, a participating lender in your area can assist you with determining how much you can afford.

After you answer these questions, make a “To Do” list and start doing casual research on the kind of home you desire. Talk to friends and family, drive through neighborhoods, and look in the real estate section of the local newspaper.

HOMEOWNERSHIP VS. RENTING

The two really do not compare at all. One of the advantages of renting is being generally free of most maintenance responsibilities.

But by renting, you lose the chance to build equity, take advantage of tax benefits, and protect yourself against rent increases. Also, you may not be free to decorate without permission and may be at the mercy of the landlord for your housing needs.

Owning a home has many benefits. When you make a mortgage payment, you are building equity – and that’s an investment. Owning a home also qualifies you for tax benefits that may assist you in dealing with your new financial responsibilities – such as homeowners’ insurance, real estate taxes, and upkeep – which can be substantial. But given the freedom, stability, and security of owning your own home, they are definitely worth it!

HOW THE LENDER DECIDES THE MAXIMUM LOAN AMOUNT YOU CAN AFFORD

The lender considers your debt-to-income ratio, which is a comparison of your gross (pre-tax) income to housing and non-housing expenses.

Non-housing expenses include debts such as car payments, student loan payments, alimony, or child support. According to the FHA, monthly mortgage payments should be no more than 29% of gross income, while the mortgage payment, combined with non-housing expenses, should total no more than 41% of your income.

The lender also considers cash available for down payment and closing costs, credit history, bill payment history, etc. when determining your maximum loan amount.

Additionally, you may also want to estimate how much of a house payment you can afford to get a better idea of the loan amount you may need. If so, log on to www.floridahousing.org and complete the "How Much Can You Afford" worksheet to prepare a quick estimate.

USEFUL TIPS TO CONSIDER WHEN BUYING A HOME

- Keep accurate records of payments and/or statements including:
 - Monthly Bills
 - Bank Statements
 - Credit Card Statements
 - Other Regular Monthly Payments
- Maintain a good working relationship with your current landlord.
- Pay your bills on time! By even paying your phone bill, utility and cable bill on time, you can enhance your credit worthiness. Also, if you have no credit history, these types of payments can be used to establish a non-traditional credit history.
- Pay off any outstanding debts. Whenever possible, pay off debts in the form of credit cards, installment loans, luxury items, etc. In many cases, high debt levels decrease the amount of a home mortgage loan for which you can qualify.
- Get a handle on large outstanding debt by making payment arrangements. Even if you cannot afford to pay off the debt in a lump sum, contact the creditor and establish a payment plan that will allow you to pay off the debt by making small, consistent payments.

How To Apply

3 Easy Steps

Step 1 Carefully read through the information provided in this brochure. If you decide that Florida Housing's First Time Homebuyer Program may meet your needs, then go to Step 2.

Step 2 Select a lender within the county you wish to purchase your home. As a participant in our program, your entire process will be handled by the participating lender that you select.

Step 3 Call the lender today! Here is what you can expect when contacting a lender:

- When you call the lender, let him/her know that you would like to find out if you qualify for Florida Housing Finance Corporation's First Time Homebuyer Program. They will ask you a few simple questions to determine if you meet the program requirements.
- If you qualify, you can begin shopping for your home! If the lender indicates that you do not qualify for our program, they may either refer you to an alternate program/loan product or inform you of the appropriate steps that you will need to take in order to get yourself in a better position for homeownership.
- The lender will also refer you to homebuyer education counseling. This is a requirement for participation in the program and will empower you as a first time homebuyer by giving you the information needed to make informed decisions.
- Once you find the home of your choice, the lender will reserve your funds and walk you through the application process!

**WE VALUE YOUR INPUT AND COMMENTS.
SHOULD YOU HAVE ANY QUESTIONS OR CONCERNS
ABOUT THE FIRST TIME HOMEBUYER PROGRAM,
PLEASE CONTACT US AT 850.488.4197**

Participating Lenders

Contact a lender in the county
where you would like to purchase a home.

Alachua

Peoples First	Farnita Saunders	850-894-1488
Southtrust Mortgage	Rebecca Mullen	850-316-1011
SunTrust Mortgage	Susan Edmonds	352-375-2991

Baker

SunTrust Mortgage	Al Lance	904-632-2802
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Bay

Peoples First	Diane Floyd	850-770-7526
Peoples First	Diane Owens	850-769-1111
Peoples First	Doris Holland	850-769-1111
Peoples First	Dory Sitte	850-769-1111
Peoples First	Gina Mann	850-234-0306

Bradford (see LENDERS SERVING ALL COUNTIES page 23)

Brevard

BB&T	Michael Thomas	407-894-4712
First Bank Mortgage	Tracy Fowinkle	321-559-1175
Harbor Federal	Barbara Knipe	321-633-1909
Harbor Federal	Brian Hawkins	321-242-7661
Harbor Federal	Caryl Devlin	321-632-2027
Harbor Federal	Dave Anderson	321-725-6025
Harbor Federal	Kim Griffin	321-729-6670
Homelife Financial	Joanne Sciulli	321-984-1430
Homelife Financial	Maggie Hatosy	772-334-4663
Huntington Mortgage	Greg Mazza	407-758-8303
National City	Cathy Wark	407-774-1684
National City	Evelyn Parker	407-774-1684
National City	Patty Foster	407-774-1684
National City	Paul Janke	407-774-1684
Shelter Mortgage	Colette Wilson	321-757-6600
Shelter Mortgage	Kim Shelpman	321-757-6600
SunTrust Mortgage	Bill Mills	407-621-6254
SunTrust Mortgage	Lynn Gill	407-621-6268
Universal American	Richard Moss	407-682-7110

Broward

BB&T	Cheryl Lynn Banks	561-627-6870
BankAtlantic	Edith Bynes	954-720-3236
BankAtlantic	Mike Williams	561-733-4326
Banking Mortgage	Alicia Ale	305-445-8222
Banking Mortgage	Luis Alvarez	305-445-8222
Chase Manhattan	Wendy Durant	305-598-7700
Citibank	Ronald Hahr	561-620-8181
CitiMortgage	Emilio Fernandez	305-470-7125
CitiMortgage	Fritz G. Erie	954-463-3346
CitiMortgage	Elaine M. Laird	561-620-8181

Calhoun (see LENDERS SERVING ALL COUNTIES page 23)

Charlotte (see LENDERS SERVING ALL COUNTIES page 23)

Citrus

Huntington Mortgage	Jim Quirk	800-388-8791
Huntington Mortgage	Patricia Goble	800-388-8791
Huntington Mortgage	Rebecca Gaddis	800-388-8791

Clay

First Bank Mortgage	Susie Sullivan	904-392-0423
Peoples First	Wayne Morgan	904-568-1849
SunTrust Mortgage	Al Lance	904-632-2802

Collier (see LENDERS SERVING ALL COUNTIES page 23)

Columbia (see LENDERS SERVING ALL COUNTIES page 23)

Desota (see LENDERS SERVING ALL COUNTIES page 23)

Dixie (see LENDERS SERVING ALL COUNTIES page 23)

Duval

First Bank Mortgage	David Stelbrink	904-733-0010
Peoples First	Wayne Morgan	904-568-1849
SunTrust Mortgage	Al Lance	904-632-2802
SunTrust Mortgage	Chip Pallman	904-777-5330
SunTrust Mortgage	Mary Keene	904-777-5330

Escambia

AmSouth Bank	Carleen Burchfield	850-444-1648
AmSouth Bank	Kathy Phillips	850-444-1233
AmSouth Bank	Sandy Franz	850-444-1172
AmSouth Bank	Siegrid McAskill	850-444-1162
AmSouth Bank	Teresa Lott	850-444-1646
JDC Mortgage	Rosie Medley	850-433-4140
Peoples First	Larry Pursell	850-473-4324
Peoples First	Linda O'Connell	850-471-4403
Peoples First	Teresa Frye	850-473-4338
Peoples First	Vicki Vaughn	850-473-4351
Southtrust Mortgage	Rebecca Mullen	850-316-1011
SunTrust Mortgage	Al Jackson	850-475-2118
SunTrust Mortgage	Tracy Kuchera	850-435-1492

Flagler

First Bank Mortgage	Susie Sullivan	904-392-0423
Huntington Mortgage	Greg Mazza	407-758-8303
Shelter Mortgage	Colette Wilson	321-757-6600
Shelter Mortgage	Kim Shelpman	321-757-6600
SunTrust Mortgage	Al Lance	904-632-2802

Franklin

Peoples First	Deborah McClellan	850-894-1488
Peoples First	Farnita Saunders	850-894-1488
Peoples First	Tisa Schwartz	850-894-1488

Gadsden

Peoples First	Deborah McClellan	850-894-1488
Peoples First	Farnita Saunders	850-894-1488

Peoples First Tisa Schwartz 850-894-1488

Gilchrist (see LENDERS SERVING ALL COUNTIES page 23)

Glades (see LENDERS SERVING ALL COUNTIES page 23)

Gulf (see LENDERS SERVING ALL COUNTIES page 23)

Hamilton (see LENDERS SERVING ALL COUNTIES page 23)

Hardee

Wells Fargo Dawn Thomas 407-975-7335
Wells Fargo Janie Trimble 863-687-8100
Wells Fargo Melinda Ruiz-Valdez 407-838-3212

Hendry (see LENDERS SERVING ALL COUNTIES page 23)

Hernando

Huntington Mortgage Jim Quirk 800-388-8791
Huntington Mortgage Patricia Goble 800-388-8791
Huntington Mortgage Rebecca Gaddis 800-388-8791

Highlands

Wells Fargo Dawn Thomas 407-975-7335
Wells Fargo Janie Trimble 863-687-8100
Wells Fargo Melinda Ruiz-Valdez 407-838-3212

Hillsborough

Mortgage Pros Allan Weistock 813-877-7767
Mortgage Pros Mike Massimini 813-877-7767
Southtrust Mortgage Claire Brabson 727-953-1220
Sun Trust Jessica Holmes 813-224-2031
Universal American Debbie Nicholson 813-908-2766
Universal American Frank Wadel 813-908-2766
Wells Fargo Janie Trimble 863-687-8100

Holmes (see LENDERS SERVING ALL COUNTIES page 23)

Indian River

Harbor Federal Amy Sissons 772-589-4266
Harbor Federal Daisy Fazio 772-299-4019
Harbor Federal Lisa Ruiz 772-231-3765
Harbor Federal Lucy Kranker 772-299-4165
Harbor Federal Margie Duffell 772-581-8113
Harbor Federal Shannon Crittenden 772-770-6985
Shelter Mortgage Colette Wilson 321-757-6600
Shelter Mortgage Kim Shelpman 321-757-6600

Jackson (see LENDERS SERVING ALL COUNTIES page 23)

Jefferson

Peoples First Farnita Saunders 850-894-1488
Peoples First Pat Gaver 850-386-1488
Peoples First Tisa Schwartz 850-894-1488

Lafayette (see LENDERS SERVING ALL COUNTIES page 23)

Lake

First Bank Mortgage Grace Estivenson 321-559-1175
First Bank Mortgage Tracy Fowinkle 321-559-1175
First Horizon Dawn Lenhardt 407-318-7071
First Horizon Elizabeth Vu 407-318-7085

First Horizon Eric Loudin 407-318-7079
First Horizon Mary Clingan 407-318-7081
First Horizon Paddy Prete 407-318-7080
First Horizon Sheree Fox 407-318-7077
First Horizon Suzie Hogge 407-318-7076
Huntington Mortgage Greg Mazza 407-758-8303
National City Cathy Wark 407-774-1684
National City Evelyn Parker 407-774-1684
National City Patty Foster 407-774-1684
National City Paul Janke 407-774-1684
Universal American Richard Moss 407-682-7110
SunTrust Mortgage Bill Mills 407-621-6254

Lee (see LENDERS SERVING ALL COUNTIES page 23)

Leon

Peoples First Deborah McClellan 850-894-1488
Peoples First Farnita Saunders 850-894-1488
Peoples First Tisa Schwartz 850-894-1488
Southtrust Mortgage Rebecca Mullen 850-316-1011

Levy (see LENDERS SERVING ALL COUNTIES page 23)

Liberty (see LENDERS SERVING ALL COUNTIES page 23)

Madison (see LENDERS SERVING ALL COUNTIES page 23)

Manatee

Wells Fargo Dawn Thomas 407-975-7335
Wells Fargo Janie Trimble 863-687-8100
Wells Fargo Melinda Ruiz-Valdez 407-838-3212

Marion

BB&T Michael Thomas 407-894-4712
Shelter Mortgage Colette Wilson 321-757-6600
Shelter Mortgage Kim Shelpman 321-757-6600

Martin

BankAtlantic Mike Williams 561-733-4326
Harbor Federal Daniel Fain 772-288-4859
Harbor Federal Lee Hughes 772-221-7568
Harbor Federal Maxine Parks 772-288-9817
Harbor Federal Wendy Ciacci 772-692-3854

Miami-Dade

BankAtlantic Robin Holley 954-720-3219
Banking Mortgage Alicia Ale 305-445-8222
Banking Mortgage Luis Alvarez 305-445-8222
Chase Manhattan Wendy Durant 305-598-7700
CitiMortgage Ronny Acluche 305-530-3286
CitiMortgage Todd Berry 305-378-6832
CitiMortgage Tony Coello 305-446-4568
CitiMortgage Emilio Fernandez 305-470-7125
CitiMortgage Fritz G. Erie 954-463-3346
CitiMortgage Marie-Jose Payen 305-859-4831
CitiMortgage Ron Bumgardner 954-764-8716
CitiMortgage Elaine M. Laird 561-620-8181
CitiMortgage William Medina 305-476-8599
CitiMortgage Jose Rubino 305-815-8189
CitiMortgate Wilhelmenia (Mena) Wilkes 305-470-6018
SunTrust Mortgage Diana Junquera 305-591-6326
SunTrust Mortgage Maria Mendez 305-591-6326

SunTrust Mortgage	Maria Rodriguez	305-591-6147
SunTrust Mortgage	Robert Colon	305-591-6326
SunTrust Mortgage	Terri Ellis	305-591-6326

Monroe (see LENDERS SERVING ALL COUNTIES page 23)

Nassau

Peoples First	Wayne Morgan	904-568-1849
SunTrust Mortgage	Al Lance	904-632-2802
SunTrust Mortgage	Stephanie Boykins	904-632-2757

Okaloosa

AmSouth Bank	Heather Blanchard	850-833-8151
Shelter Mortgage	Colette Wilson	321-757-6600
Shelter Mortgage	Kim Shelpman	321-757-6600
Southtrust Mortgage	Kristi McLaughlin	850-654-6790
Southtrust Mortgage	Rebecca Mullen	850-316-1011

Okeechobee

Harbor Federal	Margaret Scaffa	863-763-2035
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Orange

BB&T	Michael Thomas	407-894-4712
First Bank Mortgage	Grace Estivenson	321-559-1175
First Bank Mortgage	Tracy Fowinkle	321-559-1175
First Horizon	Dawn Lenhardt	407-318-7071
First Horizon	Elizabeth Vu	407-318-7085
First Horizon	Eric Loudin	407-318-7079
First Horizon	Mary Clingan	407-318-7081
First Horizon	Paddy Prete	407-318-7080
First Horizon	Sheree Fox	407-318-7077
First Horizon	Suzie Hogge	407-318-7076
Homelife Financial	Joanne Sciuilli	321-984-1430
Homelife Financial	Maggie Hatosy	772-334-4663
Huntington Mortgage	Greg Mazza	407-758-8303
National City	Cathy Wark	407-774-1684
National City	Evelyn Parker	407-774-1684
National City	Paul Janke	407-774-1684
Southtrust Mortgage	Dot Thomas	407-245-7265
SunTrust Mortgage	Bill Mills	407-621-6254
SunTrust Mortgage	Lynn Gill	407-621-6268
Universal American	Richard Moss	407-682-7110

Osceola

BB&T	Michael Thomas	407-894-4712
First Bank Mortgage	Grace Estivenson	321-559-1175
First Bank Mortgage	Tracy Fowinkle	321-559-1175
First Horizon	Dawn Lenhardt	407-318-7071
First Horizon	Elizabeth Vu	407-318-7085
First Horizon	Eric Loudin	407-318-7079
First Horizon	Mary Clingan	407-318-7081
First Horizon	Paddy Prete	407-318-7080
First Horizon	Sheree Fox	407-318-7077
First Horizon	Suzie Hogge	407-318-7076
Homelife Financial	Joanne Sciuilli	321-984-1430
Homelife Financial	Maggie Hatosy	772-334-4663
Huntington Mortgage	Aida Marin	407-870-5626
Huntington Mortgage	Binette Espinel	407-870-2373
Huntington Mortgage	Greg Mazza	407-758-8303
Huntington Mortgage	Mariluz Traveres	407-870-7375
National City	Cathy Wark	407-774-1684
National City	Evelyn Parker	407-774-1684

National City	Patty Foster	407-774-1684
National City	Paul Janke	407-774-1684
Shelter Mortgage	Colette Wilson	321-757-6600
Shelter Mortgage	Kim Shelpman	321-757-6600
Southtrust Mortgage	Sherrri Fields	407-245-7226
SunTrust Mortgage	Bill Mills	407-621-6254
SunTrust Mortgage	Lynn Gill	407-621-6268
Universal American	Richard Moss	407-682-7110

Palm Beach

BB&T	Cheryl Lynn Banks	561-627-6870
Chase Manhattan	Wendy Durant	305-598-7700
CitiMortgage	Emilio Fernandez	305-470-7125
CitiMortgage	Elaine M. Laird	561-620-8181
SunTrust Mortgage	Marcia Montana	561-967-3347
SunTrust Mortgage	Nancy Blacker	904-213-2631
SunTrust Mortgage	Susan Heimberg	561-243-3210

Pasco

Huntington Mortgage	Steve Hogg	863-603-4045
Southtrust Mortgage	Claire Brabson	727-953-1220

Pinellas

First Horizon	Dawn Lenhardt	407-318-7071
First Horizon	Elizabeth Vu	407-318-7085
First Horizon	Eric Loudin	407-318-707
First Horizon	Mary Clingan	407-318-7081
First Horizon	Paddy Prete	407-318-7080
First Horizon	Sheree Fox	407-318-7077
First Horizon	Suzie Hogge	407-318-7076
Southtrust Mortgage	Claire Brabson	727-953-1220
Southtrust Mortgage	Linda Nguyen	727-954-1574
Sun Trust	Jessica Holmes	813-224-2031

Polk

First Bank Mortgage	Tracy Fowinkle	321-559-1175
First Horizon	Dawn Lenhardt	407-318-7071
First Horizon	Elizabeth Vu	407-318-7085
First Horizon	Eric Loudin	407-318-7079
First Horizon	Mary Clingan	407-318-7081
First Horizon	Paddy Prete	407-318-7080
First Horizon	Sheree Fox	407-318-7077
First Horizon	Suzie Hogge	407-318-7076
Homelife Financial	Joanne Sciuilli	321-984-1430
Homelife Financial	Maggie Hatosy	772-334-4663
Huntington Mortgage	Maggie Taylor	863-603-4064
Huntington Mortgage	Steve Hogg	863-603-4045
National City	Cathy Wark	407-774-1684
National City	Evelyn Parker	407-774-1684
National City	Patty Foster	407-774-1684
National City	Paul Janke	407-774-1684
Shelter Mortgage	Colette Wilson	321-757-6600
Shelter Mortgage	Kim Shelpman	321-757-6600
Wells Fargo	Janie Trimble	863-687-8100
Wells Fargo	Lisa Strickland	863-413-8100

Putnam

First Bank Mortgage	Susie Sullivan	904-392-0423
SunTrust Mortgage	Al Lance	904-632-2802

Santa Rosa

AmSouth Bank	Carleen Burchfield	850-444-1648
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AmSouth Bank	Kathy Phillips	850-444-1233
AmSouth Bank	Sam Wilkinson	850-444-1173
AmSouth Bank	Sandy Franz	850-444-1172
AmSouth Bank	Siegrid McAskill	850-444-1162
AmSouth Bank	Teresa Lott	850-444-1646
AmSouth Bank	Vikki Snider	850-444-1161
JDC Mortgage	Rosie Medley	850-433-4140
Peoples First	Larry Pursell	850-473-4324
Peoples First	Linda O'Connell	850-471-4403
Peoples First	Marty Rich	850-473-4337
Peoples First	Nancy Sutton	850-435-9962
Peoples First	Teresa Frye	850-473-4338
Southtrust Mortgage	Rebecca Mullen	850-316-1011
Southtrust Mortgage	Shellie Isakson	850-934-6487
SunTrust Mortgage	Al Jackson	850-475-2118
SunTrust Mortgage	Al Lance	904-632-2802
SunTrust Mortgage	Tracy Kuchera	850-475-2116

Sarasota

First Bank Mortgage	Grace Estivenson	321-559-1175
Huntington Mortgage	Greg Mazza	407-758-8303
National City	Cathy Wark	407-774-1684
National City	Evelyn Parker	407-774-1684
National City	Patty Foster	407-774-1684
National City	Paul Janke	407-774-1684
SunTrust Mortgage	Bill Mills	407-621-6254
SunTrust Mortgage	Lynn Gill	407-621-6268
Universal American	Richard Moss	407-682-7110

Seminole

First Bank Mortgage	Tracy Fowinkle	321-559-1175
First Horizon	Dawn Lenhardt	407-318-7071
First Horizon	Elizabeth Vu	407-318-7085
First Horizon	Eric Loudin	407-318-7079
First Horizon	Mary Clingan	407-318-7081
First Horizon	Paddy Prete	407-318-7080
First Horizon	Sheree Fox	407-318-7077
First Horizon	Suzie Hogge	407-318-7076

St. Johns

First Bank Mortgage	David Stelbrink	904-733-0010
First Bank Mortgage	Susie Sullivan	904-392-0423
Peoples First	Wayne Morgan	904-568-1849

St. Lucie

BankAtlantic	Mike Williams	561-733-4326
Harbor Federal	Tammy Ross	772-337-2329
Harbor Federal	Michelle Marrafino	772-344-3060
Harbor Federal	Amy Gagnon	772-460-0261
Harbor Federal	Rose Noble	772-460-7026
Harbor Federal	Arlene Newson	772-460-7035
Harbor Federal	Runa Saunders	772-460-7113
Harbor Federal	Theresa Rondeau	772-461-9388
Harbor Federal	Debra Hutchinson	772-878-2059
Harbor Federal	Claudia Stevens	772-878-2084
Harbor Federal	Wendy Lounds	772-878-4723
Homelife Financial	Joanne Sciulli	321-984-1430
Homelife Financial	Maggie Hatosy	772-334-4663
Shelter Mortgage	Colette Wilson	321-757-6600
Shelter Mortgage	Kim Shelpman	321-757-6600

Sumter (see LENDERS SERVING ALL COUNTIES page 23)

Suwannee (see LENDERS SERVING ALL COUNTIES page 23)

Taylor (see LENDERS SERVING ALL COUNTIES page 23)

Union (see LENDERS SERVING ALL COUNTIES page 23)

Volusia

Harbor Federal	Vicki Jacono	386-423-1474
Harbor Federal	Carmen Nicholson	386-456-1046
Harbor Federal	Brandy Kleindorfer	386-532-1660
Harbor Federal	Gus Rodriguez	386-673-2021
Harbor Federal	Stephanie Peel	386-738-0260
Harbor Federal	Taylor Marsh	386-756-3910
Harbor Federal	Gabriel Delgado	772-340-0552
Homelife Financial	Joanne Sciulli	321-984-1430
Homelife Financial	Maggie Hatosy	772-334-4663
National City	Cathy Wark	407-774-1684
National City	Paul Janke	407-774-1684
Shelter Mortgage	Colette Wilson	321-757-6600
Shelter Mortgage	Kim Shelpman	321-757-6600
Universal American	Richard Moss	407-682-7110

Wakulla

Peoples First	Deborah McClellan	850-894-1488
Peoples First	Farnita Saunders	850-894-1488
Peoples First	Tisa Schwartz	850-894-1488

Walton

AmSouth Bank	Heather Blanchard	850-833-8151
AmSouth Bank	Tiffany Davis	850-833-8428
Southtrust Mortgage	Rebecca Mullen	850-316-1011

Washington

Peoples First	Diane Owens	850-769-1111
Peoples First	Doris Holland	850-769-1111
Peoples First	Dory Sitte	850-769-1111

LENDERS SERVING ALL COUNTIES

Allied Home Mortgage	Brenda Maynard	850-514-3287
Allied Home Mortgage	Judy Huling	850-514-3287
Allied Home Mortgage	Rudy Huling	850-514-3287
Allied Home Mortgage	Spencer Connor	850-514-3287
BB&T	Mary Beth White	941-343-0145
Guaranty Residential	Gary Wiley	850-668-8555
Peoples First	Nancy Reeder	850-234-0306
Southtrust Mortgage	Dot Thomas	407-245-7265
SunTrust Mortgage	Stephanie Boykins	904-632-2757

This list of lenders was current at the time this publication was printed. We continually add more lenders to the list to better serve you. You can obtain the most current list by visiting our website.

www.floridahousing.org

Notes

The page features horizontal lines for writing. A large purple pyramid graphic is positioned in the lower half of the page, with its base at the bottom and its apex near the top. A light green triangle graphic is overlaid on the purple pyramid, with its base at the top and its apex near the bottom. The purple pyramid is filled with a solid purple color, and the light green triangle is filled with a solid light green color. The two shapes overlap, creating a white area in the center where they intersect.

About Florida Housing

Florida Housing administers a number of rental housing and homeownership programs that help low-income Floridians obtain safe, decent affordable housing that might otherwise be unavailable to them. Our rental housing programs include the Multifamily Mortgage Revenue Bond, Low Income Housing Tax Credit, State Apartment Incentive Loan, Elderly Housing Community Loan, Florida Affordable Housing Guarantee and HOME Investment Partnerships programs.

Homeownership programs include the First Time Homebuyer Program, the Homeownership Loan Program and down payment assistance programs such as the Homeownership Assistance Program, HOME Down Payment Assistance and Homeownership Assistance for Moderate Income. We also administer combined homeownership and rental housing programs, including the Predevelopment Loan Program and the State Housing Initiatives Partnership program.

