

Housing Finance Authority of Clay County

Home Sweet Home Program

ELIGIBLE AREA – Clay County

ELIGIBILITY CRITERIA*

- Buyers and their spouses (occupant and non-occupant) must be first-time buyers and must be able to permanently reside in the US.
- Buyers must live in the property they purchase as their principal residence.
- 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 purchased within 60 days of closing.
- Buyers must live in 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% interest second mortgage, up to \$10,000 for down payment and closing cost assistance. The second mortgage is **NEVER FORGIVEN** and must be repaid when the first mortgage is refinanced, sold, short-sale, foreclosure or if the borrower ceases to live in the property.

INCOME LIMIT CRITERIA – Household income is considered for ALL Borrower(s), spouses and anyone 18 years or older.

1 person household \$69,176

2 or more person household \$75,960

PURCHASE PRICE LIMIT \$298,192

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, townhomes.

CREDIT SCORE - FICO mid score must be 640 or higher.

DTI – The maximum debt-to-income (DTI) ratio is 45%.

CO-SIGNERS – Cosigners are permitted for FHA loans as per FHA Guidelines. Cannot take any ownership interest in the property.

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.

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 Active Participating Loan Officers 02-2018
 (SP) Denotes Spanish Speaking

Company	Name	Phone Number
Academy Mortgage Corporation	Julieana Grandy NMLS: ID 179973	904-647-1777
Academy Mortgage Corporation	Lisa Daniels NMLS: ID 453340	904-219-1417
DHF Mortgage Co., Ltd.	Thanhson Nguyen NMLS: ID 1583232	813-654-1834
Eagle Home Mortgage	Anthony Darlak NMLS: ID 197626	813-380-7157
Eagle Home Mortgage	Ilyssa Madsen NMLS: ID 324385	813-748-9851
Eagle Home Mortgage	Jamie Andis NMLS# 878556	813-402-5889
Eagle Home Mortgage	Yumi White NMLS# 209466	813-402-5580
Embrace Home Loans, Inc.	Karen Thaggard NMLS: ID 1011431	800-333-3004
Fairway Independent Mortgage Corporation	Kimberly Cole NMLS: ID 177738	904-505-3886
HomeBridge Financial Services Inc.	Kyle Cutchen NMLS: ID 338354	941-782-2080
HomeBridge Financial Services Inc.	Peter Minarich NMLS: ID 205428	941-782-2077
loanDepot.com, LLC	Keila Santos NMLS: ID 442267	813-523-4900
loanDepot.com, LLC	Laurie Aleman NMLS: ID 388014	813-523-4917
Network Funding, L.P.	Billi West NMLS: ID 306348	904-269-5992
Open Mortgage, LLC	Soledad Nicoletti NMLS: ID 221996 SP- Spanish Speaking	813-404-6934
PrimeLending, A Plains Capital Company	Donny Griffin NMLS: ID 184121	904-394-1415
SWBC Mortgage Corporation	Donald Ster NMLS: ID 450499	904-425-2942
SWBC Mortgage Corporation	Rick Holmes NMLS: ID 267426	904-545-2193

