

PARTICIPATING LENDERS

Access Mortgage

Susanne Stamm 850-275-8832

Baker Lindsey

Susan Robbins 850-864-1011

Jim Baker 850-682-1314

BB & T

Faith Conway 850-475-3244

COUNTRYWIDE HOME LOANS

Greg Brock 850-430-4280

Jessica Schroeder 850-981-4046

Debbie Bentley 850-430-4406

Cathy Booth 850-430-4405

Harry Walker 850-430-4420

Cassandra Langley 850-430-4408

Jennifer Berube 850-430-4409

Erin Ford 850-981-4042

Kris Waters 850-916-6861

FIRST GULF BANK

Janie Woodfin 850-475-3355 & 850-937-2644

Karen Welch 850-994-1114

Nik Redhead 850-435-8887

Jeff Roh 850-474-3550

REGIONS

Tracey McClurd 850-435-2314

Nate Kallam (850) 916-0140

Renee Wilhoit (850) 435-2314

Anne Shepherd (850) 939-2944

Jennifer Forbes (850) 983-0464

Vanessa Jones (850-435-2314

Charlene Houle (850) 438-4269

Amber Beckler 850-769-7222

Sheri Proctor-Williams 850-523-4671

MORTGAGE ONE OF THE SOUTH

Ana Gaines 850-796-2113

Lenders continue on back of brochure...

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PEOPLES FIRST COMMUNITY BANK

Vicki Vaughn 850-484-3000

SHELTER MORTGAGE

Kent Winkelseth 877-217-5868

SUNTRUST MORTGAGE

Teresa Frye 850-475-5020

Nancy Sutton 850-981-7318

Wilma Shortall 850-916-4478

Wayne Ware 850-916-4479

Bobbie Jo Burns 850-729-2040

Michele Davis 850-729-2213

SYNOVUS MORTGAGE CORP

Roger Dunaway 850-436-4608

Janie Maddon 850-478-5676

Gary Wright 850-436-7845

Grace Perez 850-436-7823

Kathy Foxworth 850-475-4253

Don Williams 850-494-7860

Keven Lunsford 850-994-6895

Phyllis Rainey 850-453-3640

WACHOVIA MORTGAGE CORP

Shellie Isakson 800-239-9210

WELLS FARGO BANK

Pamela Rainwater 850-436-2790

Sheila Blackerby 850-682-3228

Felix Hardenbrook 850-522-6162

Judy Gray 850-682-3228

WHITNEY NATIONAL BANK

Deborah Mundy 850-796-1205

Anita Watson 850-435-6724

Carmen Handrahan 850-435-6722



Revised 04/20/07

5.19%*
**FIRST TIME
HOMEBUYER
PROGRAM**

PROGRAM PROVIDED BY:

**THE SANTA ROSA COUNTY
BOARD OF
COUNTY COMMISSIONERS**



*Serving the Counties of: Alachua, Citrus, Escambia, Gadsden, Hernando, Holmes, Indian - River, Jackson, Jefferson, Leon, Marion, Martin, Okaloosa, Okeechobee, **Santa Rosa**, St Lucie, Taylor, Wakulla, Walton and Washington.*

*Participating Lenders will provide specific APR information as required by law.

The Program

Buying a home can be affordable. Thanks to a special partnership between the **Housing Finance Authority of Escambia County and the Santa Rosa County Board of County Commissioners**, this program is designed to make purchasing a home more affordable for low and moderate income homebuyers by providing first-time homebuyers with below-market interest rate mortgage loans. Mortgage loans in this program are available on a first-come, first-serve basis.

Escambia County

Housing Finance Authority

The Escambia County Housing Finance Authority was created in 1980 by the Escambia County Board of County Commissioners to help alleviate a shortage of affordable housing. The Authority is a special district in the State of Florida under Florida Statutes, Chapter 159, Part IV. You may visit our website online at: www.escambiahfa.com

The Mortgage

The homebuyer may choose between a Conventional, FHA-insured, VA-guaranteed, or USDA-RD 30-year fixed rate mortgage.

<u>Interest Rate</u>	<u>Discount Point</u>	<u>Origination Fee</u>
5.19%	0.50%	1.00%

Who Qualifies?

- Borrowers must be first-time homebuyers who have not had a present ownership interest in their principal residence during the last three years. **Qualified Veterans who received an honorable discharge do not have to be first-time buyers. Please consult with a participating lender for details.*
- Borrowers must meet normal mortgage requirements which demonstrate credit worthiness.
- Borrowers must occupy the purchased home as their principal residence.
- Household income may not exceed the following limits within Santa Rosa County:

	<u>Non-Target Areas</u>	<u>Target Areas</u>
Family of 1-2:	\$54,800	N/A
Family of 3 or more:	\$63,020	N/A



Assistance is Available

The Authority offers down payment assistance in all participating counties.

Amortizing Second Mortgage Program:

This second mortgage provides down payment & closing cost assistance for up to \$7,000 at 0% amortized over 10 years. Income limits and purchase price limits are the maximum available under the Program.

What Homes Qualify?

The single family home may be attached or detached, a condo, certain manufactured homes or PUD. Homes must be located within one of the counties listed on the front of this brochure. The total purchase price of a home within Santa Rosa County may not exceed the following limits:

	<u>Non-Target Areas</u>	<u>Target Areas</u>
New & Existing Homes	\$237,031	N/A

What is a Targeted Area?

Targeted areas are neighborhoods that have historically been underserved in mortgage loan origination. In targeted areas, you do not need to be a first-time homebuyer, and there are higher income and purchase price limits. Please consult a participating lender.

What is the next step?

Contact a participating lender listed on this brochure. The lender can help you determine the best loan for you and an affordable loan amount. Additional help is available from a variety of other professionals such as real estate attorneys or non profit housing groups; some offer homebuyer education. If you have questions please contact the Authority at 800-388-1970 or 850-432-7077 or a participating lender listed on this brochure.