

**PARTICIPATING LENDERS**

**BB & T**

Faith Conway 850-475-3244  
Frank Westbrook 850-475-3251  
Rosie Meledy 850-475-3253  
Leslie Duffy 850-475-3245

**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

Amber Becketl 850-769-7222

**JDC MORTGAGE**

Tracey Callahan 850-433-4140

**PEOPLES FIRST COMMUNITY BANK**

Vicki Vaughn 850-484-3000

**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  
Kathy Phillips (850) 444-1233  
Charlene Houle (850) 438-4269

Sheri Proctor-Williams (850) 523-4671

Lenders continue on back of brochure...

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**SUNTRUST MORTGAGE**

Camille Ripley 850-435-1403  
Susan Meyer 850-454-2989  
Nathan McDowell 850-475-2117  
Teresa Frye 850-475-5020  
Nancy Sutton 850-981-7318  
Wilma Shortall 850-916-4478  
Wayne Ware 850-916-4479

**SYNOVUS MORTGAGE CORP**

Roger Dunaway 850-436-4608  
Gary Wright 850-436-7845  
Grace Perz 850-436-7823  
Janie Maddon 850-478-5676  
Kathy Foxworth 850-475-4253  
Don Williams 850-494-7860  
Kevin Lunsford 850-994-6895  
Phyllis Rainey 850-453-3640

**WACHOVIA MORTGAGE CORP**

Shellie Isakson 850-934-6487

**WELLS FARGO BANK**

Pamela Rainwater 850-436-2790  
Sheila Blackerby 850-682-3228  
Felix Hardenbrook 850-522-6162  
Mel Ponder 850-269-4060

**WHITNEY NATIONAL BANK**

Anita Watson 850-435-6724  
Carmen Handrahan 850-435-6722  
Deborah Mundy 850-796-1205

**5.39%\***

**FIRST TIME  
HOMEBUYER  
PROGRAM**

**PROGRAM PROVIDED BY:**

**THE ESCAMBIA COUNTY  
HOUSING FINANCE AUTHORITY**



*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 the **Escambia County Housing Finance Authority**, 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](http://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>
<b>5.39%</b>	<b>0.50%</b>	<b>1.00%</b>

## 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 Escambia County:

	<u>Non-Target Areas</u>	<u>Target Areas</u>
Family of 1-2:	\$54,800	\$65,760
Family of 3 or more:	\$63,020	\$76,720



## 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 Escambia County may not exceed the following limits:

	<u>Non-Target Areas</u>	<u>Target Areas</u>
New & Existing Homes	\$237,031	\$289,704

## 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.