

## Participating Lenders

### Bank of America

Mary Marcum Dark (850) 897-7988

Jennifer Parsons (850) 833-2536

Tracy Morgan-Frick (850) 430-4402

Patricia "Trish" Trachy (850) 748-0700

### Beach Community Mortgage

Rebecca Mullen (850) 315-4100

### First Federal Mortgage

Linda Hensel (850) 433-4552

Kimberly Strickler (850) 433-4552

### Hancock Bank

Elmira Hayes (850) 473-4340

Larry Pursell (850) 473-4324

Amanda Wright (850) 995-3008

### Prime Lending

Cassandra Langley (850) 437-1855

Cheryl Busby (850) 437-1855

### RBC Bank

Nicholas Redhead (850) 444-2573

## Participating Lenders (cont'd)

### Regions Bank

Siegrid McAskill (850) 444-1162

### Synovus Mortgage Corp

Gary Wright (850) 436-7845

Tracy McClurd (850) 436-6538

# Escambia County Housing Finance Authority

## 2010 Home Ownership Program

Serving the counties of:

Alachua, Bradford, Citrus,  
**Escambia**, Franklin, Gadsden,  
Hernando, Holmes, Indian River,  
Jackson, Jefferson, Leon, Marion,  
Martin, Okaloosa, Okeechobee,  
Putnam, Santa Rosa, St. Lucie,  
Taylor, Union, Wakulla, Walton  
and Washington

4.79% First Mortgage  
Interest Rate\*

and

up to \$8,000 in

down payment and

closing cost assistance

\* participating lender will provide specific APR  
information as required by law



## *The Program*

*If you've ever dreamed about home ownership but felt that buying a home was a little beyond your reach, the Escambia County Housing Finance Authority (HFA) may make your dream a reality with their 2010 Home Ownership Program.*

*The program offers a 30-year, fixed-rate mortgage at 4.79%\*. There is 1.00% origination fee and zero discount points and zero doc stamps and intangible tax on the mortgage and note.*

*Assistance is in the form of a 0%, 20-year amortizing second mortgage. Buyers may receive up to \$8,000 to be used for down payment and closing cost assistance. There is zero origination fee, zero discount points and zero doc stamps and intangible tax on the mortgage and note.*

\* participating lender will provide specific APR information as required by law

# How To Qualify And Apply

## Qualifications

Buyers must be first-time buyers (with a few exceptions - please speak with a participating lender) purchasing a home in Escambia County (program is also available in the other counties listed on the front cover of this brochure).

## Income Limits

The income of all adults 18 years of age or over cannot be more than

### Non-Target Area

2 or less persons	\$64,251
3 or more persons	\$73,880

### Target Area

2 or less persons	\$70,560
3 or more persons	\$82,320

## Minimum Credit Score

Borrowers must have a minimum FICO credit score of 600 for government loans and 620 for conventional loans. The mid score must be the minimum or better. For homebuyers with non-traditional credit or no FICO score, manual underwriting will be permitted.

## Sales Price Limit

The property must also qualify. The purchase price cannot exceed:

Non-Target Area	\$258,691
Target Area	\$316,177

The property may be new or existing housing located anywhere in Escambia county.