

If you are a First Time Home Buyer, I will like to Assist you with Buying a Home and obtain the funds to use for Down Payment and pay Closing Cost. With this program you could purchase a home with little or no money down. I have help many people go from Renters to Homeowners, so what do you have to lose. See details and contact info below.



THE HHF DPA SECOND MORTGAGE PROGRAM

Florida Housing Finance Corporation (FHFC) offers a second mortgage program that provides eligible borrower(s) with funds that can be used for down payment, closing costs and prepaids, mortgage insurance premiums, or as a principal reduction to the first mortgage. This second mortgage program offers the following benefits to qualified borrower(s):

- Borrower(s) qualifying for an eligible FHFC Homebuyer Program Loan in Brevard, Clay, Duval, **Hillsborough**, Orange, Osceola, **Pasco, Pinellas, Polk**, St. Lucie, and Volusia county automatically qualify.
- A five-year, deferred loan that is **forgiven** at the rate of 20% per year, over the term of the second mortgage loan provided the borrower is not in default.
- 0% interest rate. Up to **\$15,000** in assistance. **640 or higher credit score required**,
- **Outside of the above counties, the assistance is up to \$7,500. The assistance from outside counties must be paid back when sell the home.**
- Mortgage and Note are exempt from Intangible Taxes and Documentary Stamp Taxes.
- Eagle Mortgage Underwrite, Process, and Fund the loans for an easy closing.
- **First time buyer is anyone that has not owned a PRIMARY RESIDENCE in the past 3 years.** Veteran (not on active duty) borrowers are exempt from the 3 year rule. So, they can purchase at any time using down payment assistance, if they owned a home in the past 3 years, as long as NOT on active duty.
- HUD Approved Class required. www.homebuyers.mgic.com

FHA Maximum Household Income Limits

COUNTY	1-2 PERSONS	3+ PERSONS	PURCHASE PRICE LIMIT
HILLSBOROUGH	\$59,200	\$68,080	\$255,573
PASCO	\$59,200	\$68,080	\$258,690
PINELLAS	\$59,200	\$68,080	\$258,690
POLK	\$60,079	69,091	\$255,573

Conventional Maximum Individual Income Limits

COUNTY	ALL HOUSEHOLD SIZES	PURCHASE PRICE LIMIT
HILLSBOROUGH	\$82,880	\$316,177
ORANGE	\$81,900	\$320,609
PASCO	\$82,880	\$312,368
PINELLAS	\$82,880	\$312,368
POLK	\$80,780	\$312,368

**For more details email Jose at
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 Call or Text 813-610-8986.**