The purpose of this presentation is an overview of the subject matter with summation and explanation of Program policy. It introduces and explains, rather than supplants, official policy issued in the Program Guidelines. If you find a discrepancy the official policies in the Program Guidelines prevail. Please note the information provided in this training is subject to change.

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we make housing affordable™

Florida Housing
Finance Corporation

Standard TBA Program
Lunch & Learn
Sept. 24, 2024

Lunch & Learn will begin at 5 minutes past call start time

eHOUSINGPLUS
Program Management Specialists

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Florida Housing
Finance Corporation

Florida Housing Top 10 List

227 North Bronough Street, Suite 5000
Talahassee, Florida 32301
850.488.4197 – 850.488.9009 Fax

www.floridahousing.org

Top 10 Loan Originators YTD

1/1/2024 – 9/23/24

1. Nathaniel Leavitt -	Gardner Financial Services, LTD
2. Matt Weaver –	CrossCountry Mortgage, LLC
3. David Dickson -	The Mortgage Firm Inc
4. Lauren Maxwell	CrossCountry Mortgage, LLC
5. Jeryl Beers -	Paramount Residential Mortgage Group, Inc.
6. Keila Santos -	Cornerstone First Mortgage, Inc.
7. Raymond Vila -	Paramount Residential Mortgage Group, Inc.
8. Laura Wells -	Capital City Home Loans, LLC
9. Patrick Storch -	The Mortgage Firm, Inc.
10. Michelle Bailey –	Delmar Financial Company

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Finance Corporation

Top 10 Lenders YTD

1/1/2024 – 9/23/24

1. United Wholesale Mortgage, LLC
2. CrossCountry Mortgage, LLC
3. The Mortgage Firm Inc
4. Everett Financial, Inc. d/b/a Supreme Lending
5. FBC Mortgage, LLC
6. loanDepot.com, LLC
7. Fairway Independent Mortgage Corporation
8. Movement Mortgage, LLC
9. Waterstone Mortgage Corporation
10. Plains Commerce Bank

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Oct. 1, 2024
FHA & VA Government Options will be available with new loan reservations in the Standard TBA Program

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Which Program is a better fit for the borrower?

BOND

- FHA, VA, USDA-RD, Fannie Mae and Freddie Mac loan products
- Lower first mortgage rate than TBA program
- First-time buyer requirement
- Income calculation for borrower, spouse and everyone 18 years of age or older
- Tax returns required for borrower and spouse to determine 1st time ownership
- Purchase price limits

TBA

- FHA, VA (on Oct 1st) and Freddie Mac loan products
- Higher first mortgage rate than BOND program
- First-time buyer requirement
- Income calculation for borrower only*
- Tax Returns not required to determine 1st time ownership
- Loan limits
- *See co-signor term sheet

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Florida Housing Programs Are Available Statewide

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STANDARD BOND & TBA PROGRAMS ARE CONTINUOUSLY FUNDED!

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SHIP Program

Opening Doors to Affordable Housing
Housing Finance Authority of Hillsborough County

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eHousingPlus serves as the program administrator, they provide lender training, the eHPortal reservation and eHP Front Porch. Post-closing a Program Compliance File is provided to eHousingPlus via eHPDigital Docs app within the eHP Front Porch umbrella.

Lakeview serves as the program servicer.

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www.eHousingPlus.com



WHAT WE DO

HOUSING FINANCE AGENCIES

At eHousingPlus, the success of our HFA partners is our top priority. We specialize in

PARTNERS

The team at eHousingPlus apply their expertise and work closely with Housing Finance

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WHAT WE DO

HOUSING FINANCE AGENCIES

PARTNERS

Homeownership Programs









eHOUSINGPLUS
Program Management Specialists

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Homeownership Programs



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Hover on Owl Administrator Guidelines flip card to view all the guidelines.



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Florida Housing Finance Corporation

eHP ONBOARDING

eHPortal

eHousingPlus UNIVERSITY

we make housing affordable™
Florida Housing
Finance Corporation

eHP FRONT PORCH

Lunch and Learn

VIEW PROGRAM HIGHLIGHTS

Standard Bond
Standard TBA
PLUS TBA
Hometown Heroes Bond
Hometown Heroes TBA
MH Term Sheet

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Looking for daily rates and other program documents? Click on VIEW PROGRAM HIGHLIGHTS.



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Florida Housing Program Highlights

STANDARD BOND

STANDARD TBA

PLUS TBA

HOMETOWN HEROES

Today's Rates & Offerings | Business Days 10am – 8pm ET | July 2, 2024

STANDARD BOND

Offering	FICO	DPA	Lock Rate
FNA, USDA, VA	640		6.500%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640	FL Assist $10k or FL HLP $10k	7.500%
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI	640		7.250%

STANDARD TBA

Offering	FICO	DPA	Lock Rate
Freddie Mac (HFA Advantage) <= 80% AMI	640	FL Assist $10k	7.125%
Freddie Mac (HFA Advantage) OVER 80% AMI	680	FL HLP $10k	7.375%

PLUS TBA

Offering	FICO	DPA	Lock Rate
		3%	7.625%
Freddie Mac (HFA Advantage) <= 80% AMI		4%	8.000%
		5%	8.500%
		3%	7.875%
Freddie Mac (HFA Advantage) OVER 80% AMI	640	4%	8.250%
		5%	n/a

HOMETOWN HEROES TBA

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA			6.750%
Freddie Mac (HFA Advantage) <= 80% AMI	640	3% (min $10K, max $35K)	7.000%
Freddie Mac (HFA Advantage) OVER 80% AMI			7.125%

HOMETOWN HEROES BOND

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA			6.500%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640	5% (min $10K, max $35K)	7.500%
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI			7.250%

RATES CHANGE ON A DAILY BASIS. DO NOT USE THE RATES FOUND IN THE TRAINING PRESENTATION.

The Rates/Offerings for all Florida Housing programs can be found on this web page, without logging in.

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Florida Housing Program Highlights

- STANDARD BOND
- STANDARD TBA
- PLUS TBA
- HOMETOWN HEROES



Today's Rates & Offerings [Business Days 10am – 8pm ET] July 2, 2024

STANDARD BOND

Offering	FICO	DPA	Lock Rate
FNA, USDA, VA	640		6.500%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640	FL Assist $10k or FL HLP $10k	7.500%
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI	640		7.250%

STANDARD TBA

Offering	FICO	DPA	Lock Rate
Freddie Mac (HFA Advantage) <= 80% AMI	640	FL Assist $10k	7.125%
Freddie Mac (HFA Advantage) OVER 80% AMI	640	FL HLP $10k	7.375%

PLUS TBA

Offering	FICO	DPA	Lock Rate
		3%	7.625%
Freddie Mac (HFA Advantage) <= 80% AMI		4%	8.000%
		5%	8.500%
		3%	7.875%
Freddie Mac (HFA Advantage) OVER 80% AMI	640	4%	8.250%
		5%	n/a

HOMETOWN HEROES TBA

Offering	FICO	DPA	Lock Rate
FNA, USDA, VA			6.750%
Freddie Mac (HFA Advantage) <= 80% AMI	640	3% (min $10K , max 15%)	7.000%
Freddie Mac (HFA Advantage) OVER 80% AMI			7.125%

HOMETOWN HEROES BOND

Offering	FICO	DPA	Lock Rate
FNA, USDA, VA			6.500%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640	5% (min $10k, max $35k)	7.500%
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI			7.250%

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Florida Housing Program Highlights

- STANDARD BOND
- STANDARD TBA
- PLUS TBA
- HOMETOWN HEROES



Today's Rates & Offerings [Business Days 10am – 8pm ET] July 2, 2024

STANDARD BOND

Offering	FICO	DPA	Lock Rate
FNA, USDA, VA	640		6.500%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640	FL Assist $10k or FL HLP $10k	7.500%
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI	640		7.250%

STANDARD TBA

Offering	FICO	DPA	Lock Rate
Freddie Mac (HFA Advantage) <= 80% AMI	640	FL Assist $10k	7.125%
Freddie Mac (HFA Advantage) OVER 80% AMI	640	FL HLP $10k	7.375%

PLUS TBA

Offering	FICO	DPA	Lock Rate
		3%	7.625%
Freddie Mac (HFA Advantage) <= 80% AMI		4%	8.000%
		5%	8.500%
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		5%	n/a

HOMETOWN HEROES TBA

Offering	FICO	DPA	Lock Rate
FNA, USDA, VA			6.750%
Freddie Mac (HFA Advantage) <= 80% AMI	640	3% (min $10K , max 15%)	7.000%
Freddie Mac (HFA Advantage) OVER 80% AMI			7.125%

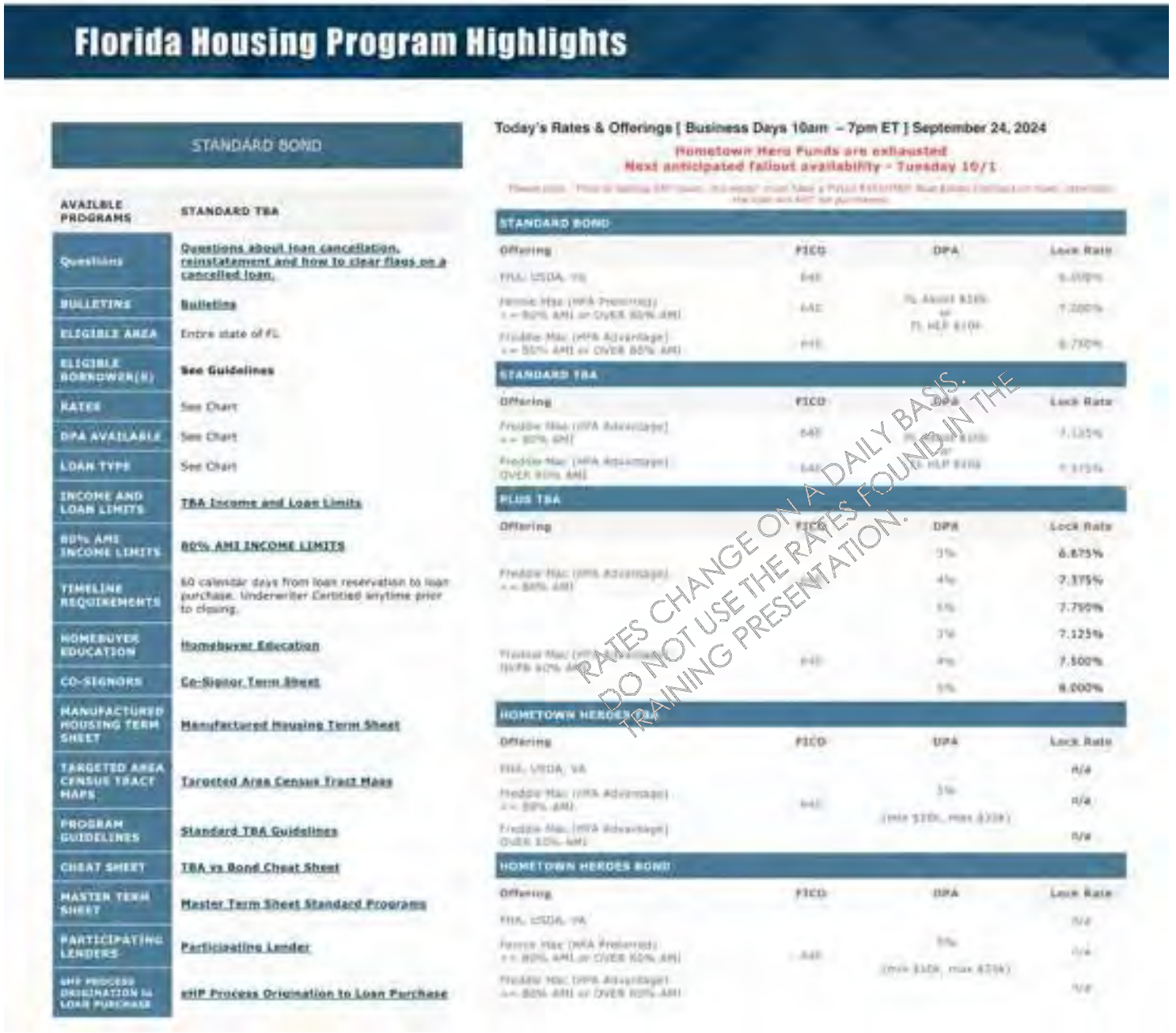
HOMETOWN HEROES BOND

Offering	FICO	DPA	Lock Rate
FNA, USDA, VA			6.500%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640	5% (min $10k, max $35k)	7.500%
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Standard TBA Flip card Information



Florida Housing Program Highlights

STANDARD BOND

AVAILBLE PROGRAMS	STANDARD TBA
Questions	Questions about loan cancellation, reinstatement and how to clear flags on a cancelled loan.
BULLETINS	Bulletins
ELIGIBLE AREA	Entire state of FL
ELIGIBLE BORROWER(S)	See Guidelines
RATES	See Chart
DPA AVAILABLE	See Chart
LOAN TYPE	See Chart
INCOME AND LOAN LIMITS	TBA Income and Loan Limits
80% AMI INCOME LIMITS	80% AMI INCOME LIMITS
TIMELINE REQUIREMENTS	60 calendar days from loan reservation to loan purchase. Underwriter Certified anytime prior to closing.
HOMEBUYER EDUCATION	Homebuyer Education
CO-SIGNORS	Co-Signor Term Sheet
MANUFACTURED HOUSING TERM SHEET	Manufactured Housing Term Sheet
TARGETED AREA CENSUS TRACT MAPS	Targeted Area Census Tract Maps
PROGRAM GUIDELINES	Standard TBA Guidelines
CHEAT SHEET	TBA vs Bond Cheat Sheet
MASTER TERM SHEET	Master Term Sheet Standard Programs
PARTICIPATING LENDERS	Participating Lender
eHP PROCESS ORIGINATION to LOAN PURCHASE	eHP Process Origination to Loan Purchase

Today's Rates & Offerings [Business Days 10am – 7pm ET] September 24, 2024

Hometown Hero Funds are exhausted
Next anticipated fallout availability - Tuesday 10/1

STANDARD BOND

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA	640		6.000%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640	3% Absorb $10k or 3% HLP $10k	7.000%
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI	640		6.750%

STANDARD TBA

Offering	FICO	DPA	Lock Rate
Freddie Mac (HFA Advantage) <= 80% AMI	640	3% Absorb $10k or 3% HLP $10k	7.125%
Freddie Mac (HFA Advantage) OVER 80% AMI	640		7.375%

PLUS TBA

Offering	FICO	DPA	Lock Rate
Freddie Mac (HFA Advantage) <= 80% AMI	640	3%	6.875%
		4%	7.375%
		5%	7.750%
		3%	7.125%
Freddie Mac (HFA Advantage) OVER 80% AMI	640	4%	7.500%
		5%	8.000%

HOMETOWN HEROES TBA

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA			n/a
Freddie Mac (HFA Advantage) <= 80% AMI	640	3% (min $10k, max $35k)	n/a
Freddie Mac (HFA Advantage) OVER 80% AMI			n/a

HOMETOWN HEROES BOND

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA			n/a
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640	5% (min $10k, max $35k)	n/a
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI			n/a

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Standard TBA Flip card Information

Co-Signor Term Sheet



Florida Housing Program Highlights

STANDARD BOND

AVAILBLE PROGRAMS	STANDARD TBA
Questions	Questions about loan cancellation, reinstatement and how to clear flags on a cancelled loan.
BULLETINS	Bulletins
ELIGIBLE AREA	Entire state of FL
ELIGIBLE BORROWER(S)	See Guidelines
RATES	See Chart
DPA AVAILABLE	See Chart
LOAN TYPE	See Chart
INCOME AND LOAN LIMITS	TBA Income and Loan Limits
80% AMI INCOME LIMITS	80% AMI INCOME LIMITS
TIMELINE REQUIREMENTS	60 calendar days from loan reservation to loan purchase. Underwriter Certified anytime prior to closing.
HOMEBUYER EDUCATION	Homebuyer Education
CO-SIGNORS	Co-Signor Term Sheet
MANUFACTURED HOUSING TERM SHEET	Manufactured Housing Term Sheet
TARGETED AREA CENSUS TRACT MAPS	Targeted Area Census Tract Maps
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FHA, USDA, VA	640		6.000%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640	3% Assist $10k or 3% HLP $10k	7.250%
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI	640		6.750%

STANDARD TBA

Offering	FICO	DPA	Lock Rate
Freddie Mac (HFA Advantage) <= 80% AMI	640	3% Assist $10k or 3% HLP $10k	7.125%
Freddie Mac (HFA Advantage) OVER 80% AMI	640		7.375%

PLUS TBA

Offering	FICO	DPA	Lock Rate
Freddie Mac (HFA Advantage) <= 80% AMI	640	3%	6.875%
		4%	7.375%
		5%	7.750%
		3%	7.125%
Freddie Mac (HFA Advantage) OVER 80% AMI	640	4%	7.500%
		5%	8.000%

HOMETOWN HEROES TBA

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA			n/a
Freddie Mac (HFA Advantage) <= 80% AMI	640	3% (min $10k, max $35k)	n/a
Freddie Mac (HFA Advantage) OVER 80% AMI			n/a

HOMETOWN HEROES BOND

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA			n/a
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640	5% (min $10k, max $35k)	n/a
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI			n/a

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Co-Signor Requirements
Florida Housing Finance Corporation
Homebuyer Loan Program

PROGRAM	STANDARD BOND & [illegible]	STANDARD TBA, TBA PLUS & [illegible]
LOAN TYPE	FHA, Fannie Mae and Freddie Mac only.	• **Standard TBA & TBA PLUS** FHLMC HFA Advantage • **HTH TBA** FHA & FHLMC HFA Advantage
HOUSEHOLD or CREDIT INCOME CONSIDERED FOR PROGRAM QUALIFYING?	Household. Consider the gross, current annual income of **all occupants** aged 18 and older.	Credit income, the income used to support the AUS.
IS CO-SIGNOR INCOME CONSIDERED IN PROGRAM QUALIFYING?	NO. Co-Signor income is not considered against income limits because they do not occupy the property.	Yes. TBA considers the AUS income and the co-signor income is used to support the AUS.
IS CO-SIGNOR INCOME CONSIDERED IN DETERMINING MORTGAGE INSURANCE (MI)?	**FHA, RD & VA** determine any applicable MI costs. **FNMA and FHLMC** consider the AUS income in determining if borrower will qualify for reduced cost MI and co-signor income is included in the AUS. Income at or below 80% AMI are eligible for reduced cost, charter MI. Income above 80% AMI receive standard MI coverage. See 80% AMI Chart.	**FHLMC** considers the AUS income in determining if borrower will qualify for reduced cost MI and co-signor income is included in the AUS. Income at or below 80% AMI are eligible for reduced cost, charter MI. Income above 80% AMI receives standard MI coverage. See 80% AMI Chart.
DOES CO-SIGNOR INCOME AFFECT FIRST MORTGAGE RATE?	NO. Only one rate applies to the FL First (FHA) for BOND. See eHousing website for rates.	NO. Only one rate applies to the HFA Preferred for BOND. See eHousing website for rates.
DOES CO-SIGNOR NEED TO ATTEND HOMEBUYER EDUCATION (HBE) ?	NO.	
DOES CO-SIGNOR NEED TO BE A FIRST TIME BUYER?	NO.	
DOES CO-SIGNOR INCOME AFFECT FIRST MORTGAGE RATE?	NO. Only one rate applies to the FL First (FHA, RD & VA) & the FNMA HFA Preferred & FHLMC HFA Advantage for TBA. See eHousing website for rates.	YES. Income at or below 80% AMI receives a lower rate. Income above 80% AMI receives a higher rate. See eHousing website for rates.

Co-Signor Requirements
Florida Housing Finance Corporation
Homebuyer Loan Program

PROGRAM	STANDARD BOND & [illegible]	STANDARD TBA, TBA PLUS & [illegible]
LOAN TYPE	FHA, Fannie Mae and Freddie Mac only.	• **Standard TBA & TBA PLUS** FHLMC HFA Advantage • **HTH TBA** FHA & FHLMC HFA Advantage
DOES CO-SIGNOR INCOME AFFECT FIRST MORTGAGE RATE?	NO. Only one rate applies to the FL First (FHA, RD & VA) & the FNMA HFA Preferred & FHLMC HFA Advantage for TBA. See eHousing website for rates.	Only with the FHLMC HFA Advantage. Income at or below 80% AMI receives a lower rate. Income above 80% AMI receives a higher rate. See eHousing website for rates.

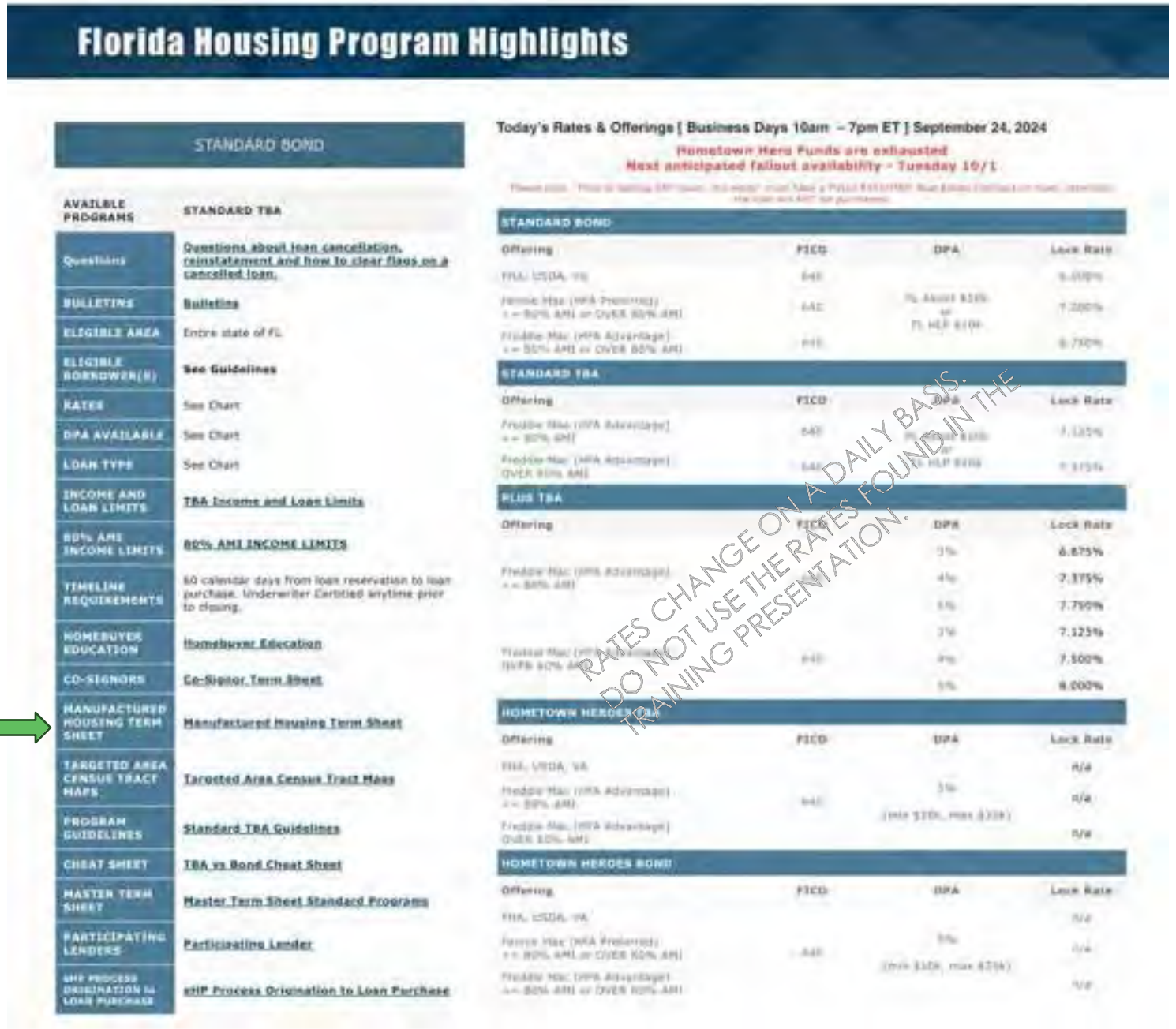
WHAT DOES THE CO-SIGNOR SIGN ?
Applies to Standard BOND & [illegible] and Standard TBA, PLUS TBA & [illegible]

SIGNS NOTE	SIGNS MORTGAGE	SIGNS PROGRAM DOCUMENTS	APPEARS ON DEED	RESIDES IN PROPERTY
YES	NO	NO	NO	NO

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Standard TBA Flip card Information

Manufactured Housing Term Sheet



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MANUFACTURED HOUSING TERM SHEET
ALLOWABLE ONLY WITH THESE
FIRST MORTGAGE PROGRAMS

FL HOUSING EIN 59-3451366	STANDARD BOND FL FIRST	STANDARD TBA & TBA PLUS (FHLMC HFA ADVANTAGE)	BOND for FL HOMETOWN HEROES	TBA for FL HOMETOWN HEROES
ELIGIBLE LOAN TYPES	• FHA • USDA • VA • FNMA	• Not permitted	• FHA • USDA • VA • FNMA	• FHA • USDA • VA • FNMA
ELIGIBLE WITH THESE FL HOUSING SECOND MORTGAGES	• FL Assist • FL HLP	• NA	• HTH 5% Second Mortgage	• HTH 5% Second Mortgage
PRICING AND RATE	Rate is determined by the first mortgage program. Rates will be posted by 10 AM in the efHousing efPortal. The system will lock at 8 PM nightly. Lenders will need to refer to the efHousing website for rates.			
TERM	30-year			
LTV	Per Agency guidelines			
CLTV	Per Agency guidelines			
FICO	Minimum 660.			
DTI	Maximum 45%.			
MANUAL UNDERWRITING	Not permitted.			
MANUFACTURED HOUSING MINIMUM PROPERTY STANDARDS	• Double-wide only; No singlewides permitted. No exceptions. • Must not have been constructed prior to 1994. No exceptions. • Home is anchored to land by attachment to a permanent foundation as an immovable fixture. • Permanently connected to residential utilities. • Can be taxed as real property. • USDA units must not be older than 12 months from date of purchase agreement.			

MANUFACTURED HOUSING TERM SHEET
ALLOWABLE ONLY WITH THESE
FIRST MORTGAGE PROGRAMS

FL HOUSING EIN 59-3451366	STANDARD BOND FL FIRST	STANDARD TBA & TBA PLUS (FHLMC HFA ADVANTAGE)	BOND for FL HOMETOWN HEROES	TBA for FL HOMETOWN HEROES
LOAN DELIVERY REQUIREMENTS				

Delivery Requirements are located on Lakeview's Correspondent Portal. Once on Lakeview's website, select "**reference Library**" which will direct you to Lakeview's "**Delivery File Checklist—Closing Documents**".



Please Note: ***It is the responsibility of the Participating Lender to adhere to all title, servicer and FHA, USDA, VA, and Fannie Mae requirements specific to manufactured housing.***

CANCELLING/ RETIRING (SURRENDERING) TITLE	**This can be a very time consuming process. Determine at application if there may be a delay with retiring title.** • If title is not cancelled, an Application for Retirement of a Mobile Home Certificate of Title, form HSMV 82109 (available on the FL Department of Motor Vehicles website) must be completed by ALL owners of record and filed with the Clerk of the Court. The form will list all necessary additional documentation required to be filed WITH the Clerk of the Court in the county in which the property is located; **THEN** • Once the Clerk of the Court returns the recorded documents along WITH a letter confirming the Department of Motor Vehicles has retired title; **THEN** • Recorded documents from the Clerk of the Court must be submitted to the tax collector's office in which the property is located for final retirement. Title is NOT officially retired until the tax collector's office provides a letter which serves as evidence of surrender of title. Once this letter is received from the local tax collector's office; **THEN** • Copy of cancellation must be provided to Lakeview in the closed loan file. Loan will not be purchased until evidence of surrender of title is received from the local tax collector's office. **FLORIDA HIGHWAY SAFETY AND MOTOR VEHICLES VIN LOOKUP**

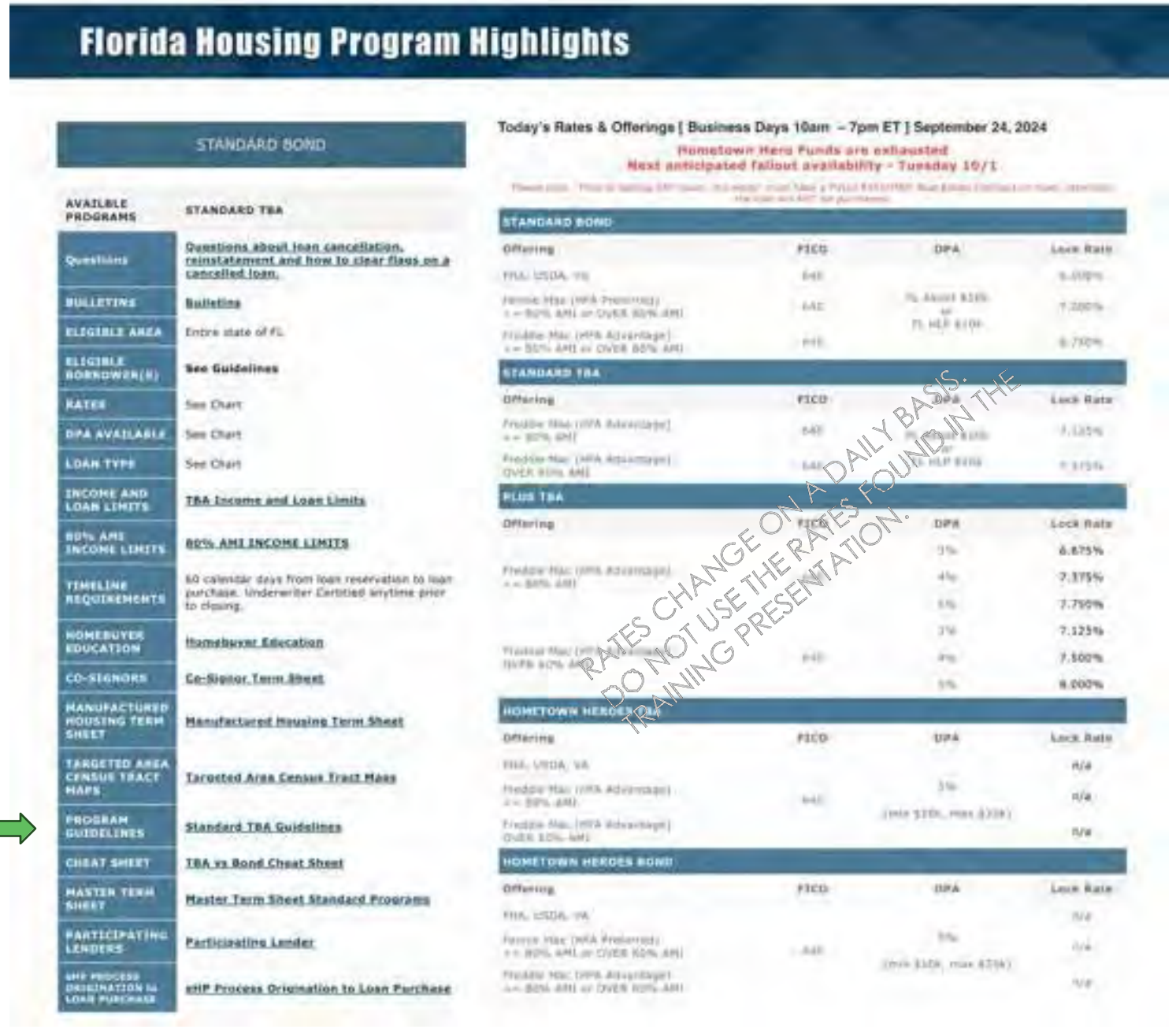
MANUFACTURED HOUSING TERM SHEET
ALLOWABLE ONLY WITH THESE
FIRST MORTGAGE PROGRAMS

FL HOUSING EIN 59-3451366	STANDARD BOND FL FIRST	STANDARD TBA & TBA PLUS (FHLMC HFA ADVANTAGE)	BOND for FL HOMETOWN HEROES	TBA for FL HOMETOWN HEROES
MANUFACTURED HOUSING DOCUMENT REQUIREMENTS	Copy of Manufactured Affixation Affidavit as required by the Agencies (FHA, USDA-RD, VA, Fannie Mae). Check Agency guidelines for affidavit requirements. This form is to be prepared and provided by the Participating Lender. This form is no longer available in the efHousing system.			
TITLE DOCUMENTS TO BE FORWARDED TO LAKEVIEW WITH THE CLOSED LOAN FILE (IF TITLE IS NOT CANCELLED AT APPLICATION)	• ALTA 7.1 (R is recommended that this be obtained at the point of underwriting. • Manufactured Home Rider or Security Instrument with Manufactured Home information included in property description. • Copy of all applicable title documents forwarded to the FL Department of Motor Vehicles. • Verification from FL Department of Motor Vehicles that title documents necessary for processing cancellation of title have been received.			

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Standard TBA Flip card Information

This is the second location you can find guidelines on the web site.



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Florida Housing

Homebuyer Loan Programs

THE OFFICIAL LENDER GUIDE FOR FLORIDA HOUSING'S STANDARD TBA PROGRAM

FREDDIE MAC CONVENTIONAL LOAN OPTION

- HFA Advantage First Mortgage

FL FIRST GOVERNMENT LOAN OPTIONS

- FHA & VA

IMPORTANT NOTES:

- FANNIE MAE's HFA PREFERRED IS NO LONGER AVAILABLE WITH RESERVATIONS MADE JUNE 28, 2024 OR LATER.
- FHA & VA GOVERNMENT OPTIONS WILL BE AVAILABLE WITH RESERVATIONS MADE ON OR AFTER OCTOBER 1, 2024.

**IMPORTANT PROGRAM UPDATES ON PAGE 3

eHousingPlus Lakeview

2024 INCOME & MAXIMUM LOAN LIMITS FOR
FHLMC's HFA ADVANTAGE, FHA & VA STANDARD TBA FIRST MORTGAGES WITH THE FL ASSIST SECOND MORTGAGE

County	1-2 Person Household	3+ Person Household	CONV and VA Loan Limit	FHA Loan Limit
Alachua	$109,595	$114,360	$766,550	$498,257
Baker	$101,890	$106,320	$766,550	$564,650
Bay	$101,890	$106,320	$766,550	$498,257
Bradford	$101,890	$106,320	$766,550	$498,257
Brevard	$108,790	$113,520	$766,550	$498,257
Broward	$121,440	$126,720	$766,550	$621,000
Calhoun	$101,890	$106,320	$766,550	$498,257
Charlotte	$101,890	$106,320	$766,550	$498,257
Citrus	$101,890	$106,320	$766,550	$498,257
Clay	$111,895	$116,760	$766,550	$564,650
Collier	$119,945	$125,160	$766,550	$730,650
Columbia	$101,890	$106,320	$766,550	$498,257
De Soto	$101,890	$106,320	$766,550	$498,257
Dixie	$101,890	$106,320	$766,550	$498,257
Duval	$111,895	$116,760	$766,550	$564,650
Escambia	$103,385	$107,880	$766,550	$498,257
Flagler	$101,890	$106,320	$766,550	$498,257
Franklin	$101,890	$106,320	$766,550	$498,257
Gadsden	$102,005	$106,440	$766,550	$498,257
Gilchrist	$109,595	$114,360	$766,550	$498,257
Glades	$101,890	$106,320	$766,550	$498,257
Gulf	$101,890	$106,320	$766,550	$498,257
Hamilton	$101,890	$106,320	$766,550	$498,257
Hardee	$101,890	$106,320	$766,550	$498,257
Hendry	$101,890	$106,320	$766,550	$498,257
Hernando	$109,825	$114,600	$766,550	$498,257
Highlands	$101,890	$106,320	$766,550	$498,257
Hillsborough	$109,825	$114,600	$766,550	$498,257
Holmes	$101,890	$106,320	$766,550	$498,257
Indian River	$101,890	$106,320	$766,550	$498,257
Jackson	$101,890	$106,320	$766,550	$498,257
Jefferson	$102,005	$106,440	$766,550	$498,257
Lafayette	$101,890	$106,320	$766,550	$498,257
Lake	$110,975	$115,800	$766,550	$498,257
Lee	$107,640	$112,320	$766,550	$498,257

2024 INCOME & MAXIMUM LOAN LIMITS FOR
FHLMC's HFA ADVANTAGE, FHA & VA STANDARD TBA FIRST MORTGAGES WITH THE FL ASSIST SECOND MORTGAGE

County	1-2 Person Household	3+ Person Household	CONV and VA Loan Limit	FHA Loan Limit
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Clay	$111,895	$116,760	$766,550	$564,650
Collier	$119,945	$125,160	$766,550	$730,650
Columbia	$101,890	$106,320	$766,550	$498,257
De Soto	$101,890	$106,320	$766,550	$498,257
Dixie	$101,890	$106,320	$766,550	$498,257
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Hendry	$101,890	$106,320	$766,550	$498,257
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Indian River	$101,890	$106,320	$766,550	$498,257
Jackson	$101,890	$106,320	$766,550	$498,257
Jefferson	$102,005	$106,440	$766,550	$498,257
Lafayette	$101,890	$106,320	$766,550	$498,257
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Broward	$121,440	$126,720	$766,550	$621,000
Calhoun	$101,890	$106,320	$766,550	$498,257
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Citrus	$101,890	$106,320	$766,550	$498,257
Clay	$111,895	$116,760	$766,550	$564,650
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De Soto	$101,890	$106,320	$766,550	$498,257
Dixie	$101,890	$106,320	$766,550	$498,257
Duval	$111,895	$116,760	$766,550	$564,650
Escambia	$103,385	$107,880	$766,550	$498,257
Flagler	$101,890	$106,320	$766,550	$498,257
Franklin	$101,890	$106,320	$766,550	$498,257
Gadsden	$102,005	$106,440	$766,550	$498,257
Gilchrist	$109,595	$114,360	$766,550	$498,257
Glades	$101,890	$106,320	$766,550	$498,257
Gulf	$101,890	$106,320	$766,550	$498,257
Hamilton	$101,890	$106,320	$766,550	$498,257
Hardee	$101,890	$106,320	$766,550	$498,257
Hendry	$101,890	$106,320	$766,550	$498,257
Hernando	$109,825	$114,600	$766,550	$498,257
Highlands	$101,890	$106,320	$766,550	$498,257
Hillsborough	$109,825	$114,600	$766,550	$498,257
Holmes	$101,890	$106,320	$766,550	$498,257
Indian River	$101,890	$106,320	$766,550	$498,257
Jackson	$101,890	$106,320	$766,550	$498,257
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Lafayette	$101,890	$106,320	$766,550	$498,257
Lake	$110,975	$115,800	$766,550	$498,257
Lee	$107,640	$112,320	$766,550	$498,257

2024 INCOME & MAXIMUM LOAN LIMITS FOR

FHLMC's HFA ADVANTAGE, FHA & VA STANDARD TBA FIRST MORTGAGES WITH THE FL HOMEOWNERSHIP LOAN PROGRAM (HLP) SECOND MORTGAGE

County	All Household Sizes	CONV and VA Loan Limits	FHA Loan Limits
Alachua	$133,420	$766,550	$498,257
Baker	$124,040	$766,550	$564,650
Bay	$124,040	$766,550	$498,257
Bradford	$124,040	$766,550	$498,257
Brevard	$132,440	$766,550	$498,257
Broward	$147,840	$766,550	$621,000
Calhoun	$124,040	$766,550	$498,257
Charlotte	$124,040	$766,550	$498,257
Citrus	$124,040	$766,550	$498,257
Clay	$136,220	$766,550	$564,650
Collier	$146,020	$766,550	$730,650
Columbia	$124,040	$766,550	$498,257
De Soto	$124,040	$766,550	$498,257
Dixie	$124,040	$766,550	$498,257
Duval	$136,220	$766,550	$564,650
Escambia	$125,860	$766,550	$498,257
Flagler	$124,040	$766,550	$498,257
Franklin	$124,040	$766,550	$498,257
Gadsden	$124,180	$766,550	$498,257
Gilchrist	$133,420	$766,550	$498,257
Glades	$124,040	$766,550	$498,257
Gulf	$124,040	$766,550	$498,257
Hamilton	$124,040	$766,550	$498,257
Hardee	$124,040	$766,550	$498,257
Hendry	$124,040	$766,550	$498,257
Hernando	$133,700	$766,550	$498,257
Highlands	$124,040	$766,550	$498,257
Hillsborough	$133,700	$766,550	$498,257
Holmes	$124,040	$766,550	$498,257
Indian River	$124,040	$766,550	$498,257
Jackson	$124,040	$766,550	$498,257
Jefferson	$124,180	$766,550	$498,257
Lafayette	$124,040	$766,550	$498,257
Lake	$135,100	$766,550	$498,257
Lee	$131,040	$766,550	$498,257

2024 INCOME & MAXIMUM LOAN LIMITS FOR

FHLMC's HFA ADVANTAGE, FHA & VA STANDARD TBA FIRST MORTGAGES WITH THE FL HOMEOWNERSHIP LOAN PROGRAM (HLP) SECOND MORTGAGE

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Clay	$136,220	$766,550	$564,650
Collier	$146,020	$766,550	$730,650
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Hendry	$124,040	$766,550	$498,257
Hernando	$133,700	$766,550	$498,257
Highlands	$124,040	$766,550	$498,257
Hillsborough	$133,700	$766,550	$498,257
Holmes	$124,040	$766,550	$498,257
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Glades	$124,040	$766,550	$498,257
Gulf	$124,040	$766,550	$498,257
Hamilton	$124,040	$766,550	$498,257
Hardee	$124,040	$766,550	$498,257
Hendry	$124,040	$766,550	$498,257
Hernando	$133,700	$766,550	$498,257
Highlands	$124,040	$766,550	$498,257
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Lafayette	$124,040	$766,550	$498,257
Lake	$135,100	$766,550	$498,257
Lee	$131,040	$766,550	$498,257



What beach town is located on the 30A corridor?

Rosemary Beach, FL



we make housing affordable™

Florida Housing

Finance Corporation

Bond Program

- Hometown Heroes

TBA Program

- Hometown Heroes

Down Payment and Closing Cost Assistance

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Florida Housing
Finance Corporation
we make housing affordable™

Fixed-Rate, 30-Year First Mortgage & Assistance

Lenders agree to originate and underwrite the first mortgage on behalf of Florida Housing, following the program requirements.

eHPortal

Loans are reserved (rate lock)

Post-closing

- Compliance File uploaded to eHP Digital Docs app in Front Porch.
- Loan sold to Program Servicer (Lakeview).

eHP FRONT PORCH

Lakeview

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FLORIDA HOUSING - ALLOWABLE LOAN PRODUCTS

Bond, TBA (including Hometown Heroes)

- FHA
- VA
- USDA-RD
- Fannie Mae HFA Preferred
- Freddie Mac HFA Advantage

+ TBA only also offers PLUS

- FHA (Available on Oct 1st)
- VA (Available on Oct 1st)
- Freddie Mac HFA Advantage PLUS

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ALL BORROWERS ARE RESTRICTED TO A ONE-TIME PARTICIPATION -



we make housing affordable™

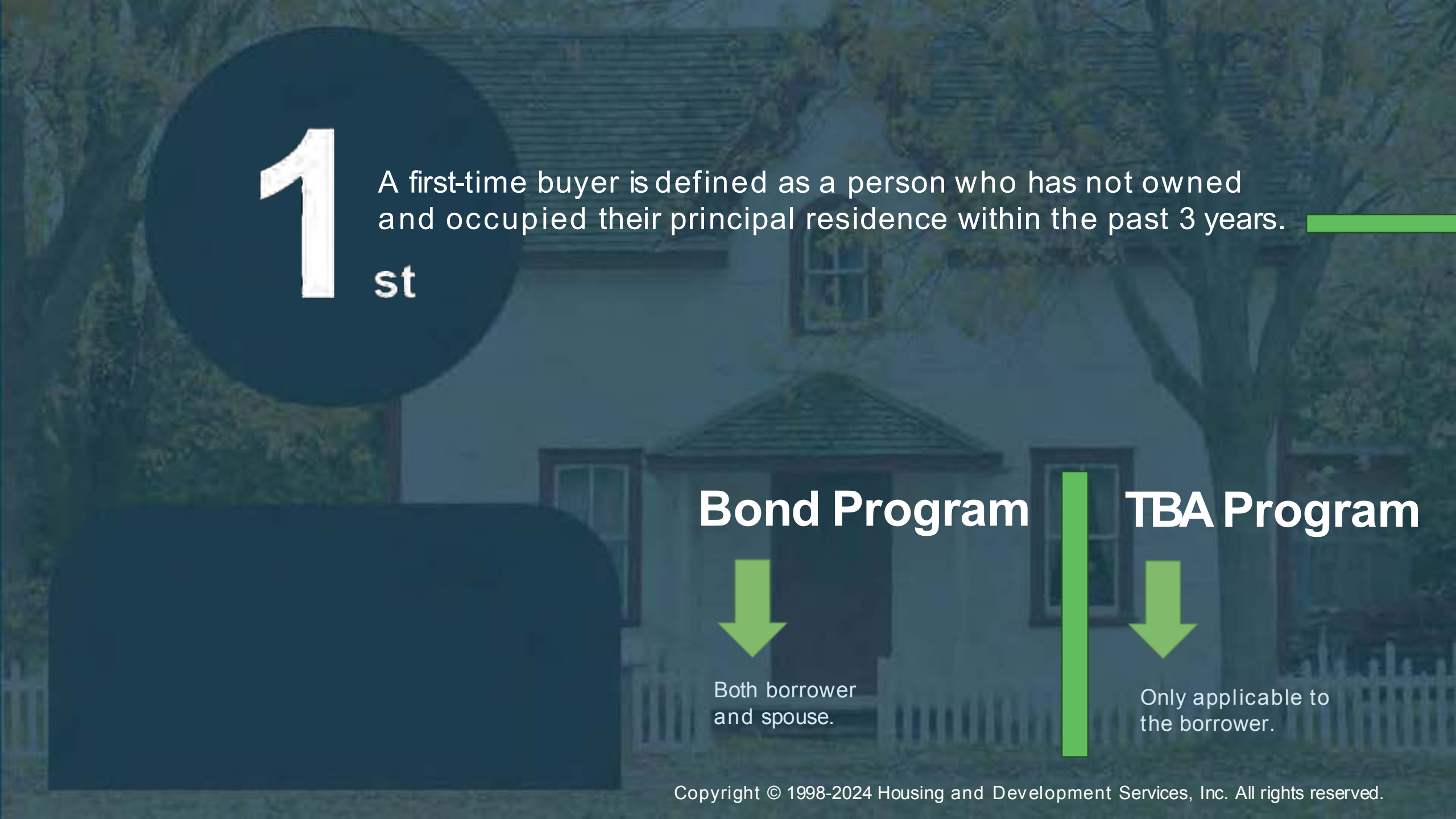
Florida Housing

Finance Corporation

- Mortgage
- Title/Deed
- Note

This includes all first and second mortgage programs.

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Exception to 1st time buyer requirement

#1 Borrowers purchasing in a Targeted Area (only applicable in Bond, HTH Bond and HTH TBA).

#2 Borrowers using the Veterans Exception.



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FIRST-TIME BUYER REQUIREMENT WAIVER – TARGETED AREAS



Determined by HUD.

Considered economically distressed and may have low loan origination.

- Income and sales price limits are higher.

Census tract numbers, provided by HUD, may be found in the guidelines.

we make housing affordable™

Florida Housing Finance Corporation

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Florida Housing Finance Corporation

eHP ONBOARDING

eHPortal

eHOUSINGPLUS UNIVERSITY

we make housing affordable™
Florida Housing
Finance Corporation

eHP FRONT PORCH

Lunch and Learn

VIEW PROGRAM HIGHLIGHTS

Program Administration Guidelines

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eHPortal

FFIEC

POWERED BY HDS



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Florida Housing

Finance Corporation

Loan Management and Compliance made easy

eHOUSINGPLUS

Program Management Specialists

eHousingPlus.com

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FFIEC Year: 2023 Address: street address, city, state Reset Print

Matched Address	
Address	
MSA/MD Code	
State Code	
County Code	
Tract Code	
MSA/MD Name	
State Name	
County Name	

Census Demographic Data

User Select Tract

Geocoding System

The FFIEC Geocoding/Mapping System (System) helps financial institutions meet their legal requirement to report information on mortgage, business, and farm loan applications. Geocoding refers to the Metropolitan Statistical Area/Metropolitan Division (MSA/MD), State, County, Census Tract combination (address information) that must be provided for each reported loan application and the System allows institutions to enter a street address to determine the corresponding geocode. The System also provides Census demographic information about a particular census tract, including income, population, and housing data.

Please select the appropriate activity year for the address being geocoded. The tract definitions for 2014, 2015, and 2016 data are based on the 2010 Census. *It is critical that the correct activity year is selected when using the FFIEC Geocoding System.*

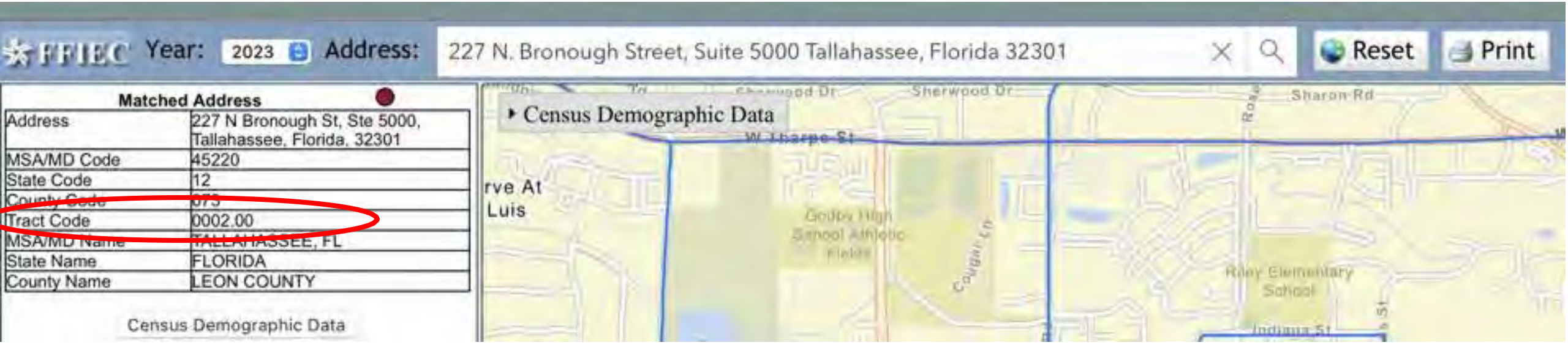
Census Updates



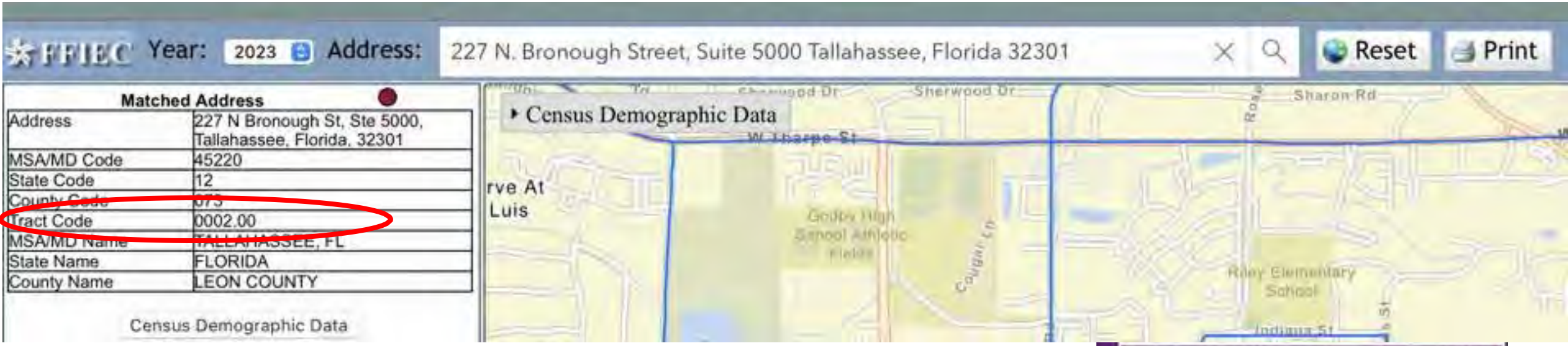
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Don’t have the census tract number to determine if a property is located in a targeted area?

Plug in the address, click search button.
The TRACT CODE is the census tract number.
You can see this property is located in Leon County.

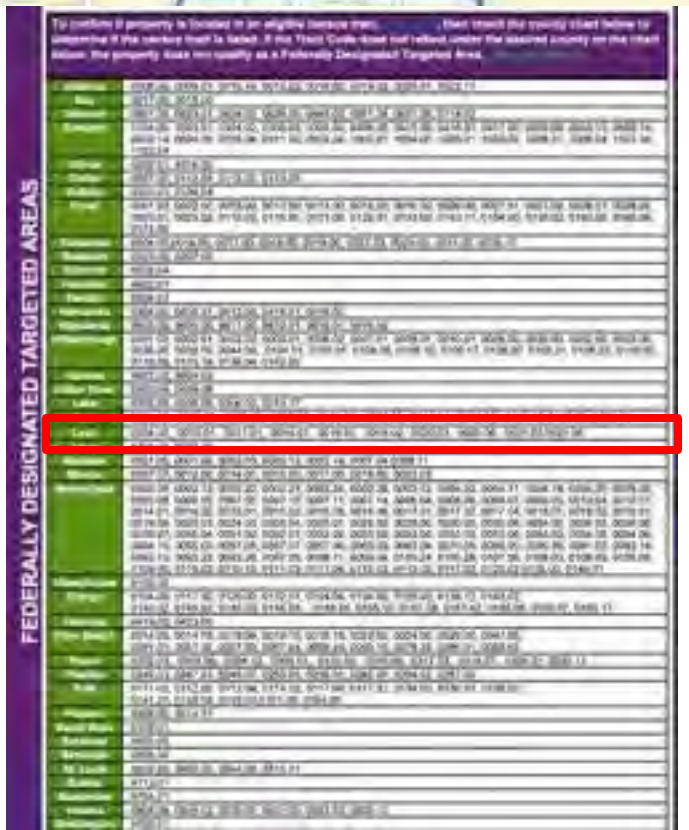


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Next, compare the tract code to the targeted area census tract numbers listed in the guidelines for Leon County.

In this example, the property is not located in a Targeted Area.



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First-time buyer requirement waiver – VETERANS EXCEPTION

Borrowers must be a Veteran and not active duty to receive the 1st time buyer waiver.

Must not have previously received a loan under this exception or obtained a loan financed by single family mortgage revenue bonds or a mortgage credit certificate utilizing this exception.



Borrowers **DO NOT** need to use a VA loan to receive the Veterans Exception. But they must be a Veteran and not active duty.

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VERIFICATION OF THE FIRST-TIME BUYER REQUIREMENT

Standard Bond and HTH Bond Programs

- Signed
- &
- Dated – Federal Income Tax Returns.
- Form 1040 IRS transcripts

→ Any combination of tax returns or transcripts.

The returns or transcripts must include all schedules that show no deductions for mortgage interest or real estate taxes for a principal residence in the past 3 years.

Borrower and spouse (even a non-purchasing spouse)

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85%

Standard Bond Program and HTH Bond Program loan files are missing the taxes.

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Florida Housing Finance Corporation

Bond Program

=

Spouse & Tax Returns

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VERIFICATION OF THE FIRST-TIME BUYER REQUIREMENT

Standard TBA and HTH TBA Programs



Indicated on 1003 in the declarations section.

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=

Tax Returns are ***NOT*** required

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Where is this glamorous skyline located?

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Miami, FL

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BOND, TBA (including HTH) Programs
FICO and DTI

Minimum 640 FICO

Maximum DTI 50% with AUS A/E

Manufactured Housing 660 FICO Max DTI 45%

Manual underwriting Maximum DTI 43%
(FHA, Fannie Mae and Freddie ONLY)

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ALL loans are underwritten by the lender using standard credit underwriting guidelines and Program overlays and Servicer overlays.



Fannie Mae HFA Preferred

DU ONLY

Approve, Eligible

Freddie Mac HFA Advantage

LPA ONLY

Accept, Eligible

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Manual Underwriting – Servicer Overlays

Manual underwriting is permitted for all loan products subject to the following:

43% **Maximum DTI**
660 **Minimum FICO for ALL borrowers**

- Manufactured Homes not permitted
- Non-traditional credit not permitted
- Not permitted with USDA-RD

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HOMEBUYER EDUCATION

Required for one occupying borrower, the primary borrower at least.
They must complete a program approved, in-person or online, pre-purchase homebuyer education course.

The homebuyer education course must satisfy standards defined by HUD or the National Industry standards for homeownership education and counseling.

- Post-closing education is unacceptable.
- Co-signers do not need to attend homebuyer education.
- Freddie Mac requires homebuyer education for ALL first-time buyers not matter the Veteran status.

Education provided by a mortgage insurance company is acceptable. However, it is the Lenders responsibility for ensuring the MI providers course meets the standards as discussed earlier.

The certificates of completion are acceptable for two years from the date of completion.

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The Florida Housing Program will allow NON-OCCUPANT co-signors but they must meet the following definition.

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Co-Signor means a borrower who will not occupy the property and does not take any ownership interest in the property.

Co-Signors do not execute the mortgage or appear on deed.

Co-signors execute the note only
(includes the first and second mortgage note).

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NOT ALLOWABLE

Non-Occupying Co-Borrower means a borrower who will not occupy the property and can take an ownership interest in the property.



Non-occupying co-borrowers execute the note (first and second mortgage note) and may appear on the deed.

Non-occupying co-borrowers are **STRICTLY PROHIBITED** from participating in the Program.

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Program Requirement – Income Limit

Standard Bond Income Calculation **VS.** Standard TBA Income Calculation

VERY DIFFERENT

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STANDARD BOND PROGRAM INCOME CALCULATION



- ✓ **CURRENT income that is annualized.**
  - Borrower + Spouse
    - Any person who will live in the household 18 years or older.



Must include ALL forms of income
(bonuses, overtime, social security income, alimony, child support, etc)
and must not exceed Bond income limit.

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STANDARD TBA PROGRAM INCOME CALCULATION

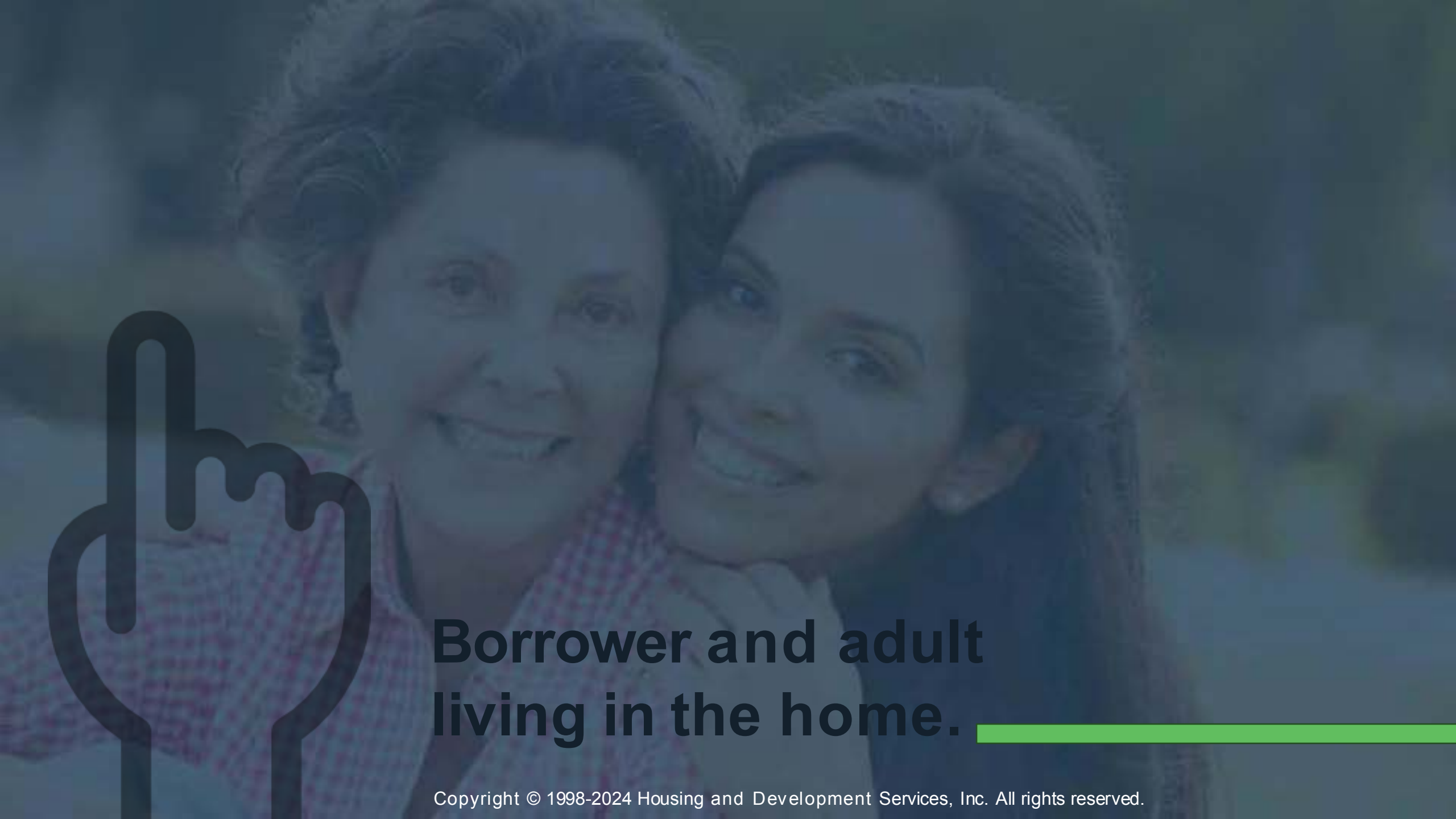
- ✓ **1003 Income for Borrower/s ONLY**
  - **Do NOT** include income from a non-borrower.
  - If spouse is not on the loan do NOT include income.



BORROWER ONLY



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Borrower and adult living in the home.

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Standard Bond

INCLUDE:
Borrower + Other Occupant income



Why?
The Bond Program requires a lender to include the borrower and everyone 18 years of age or older who will occupy the home.

INCLUDE:
All forms of income. Credit Qualifying income may be less than the Program income.

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Standard TBA

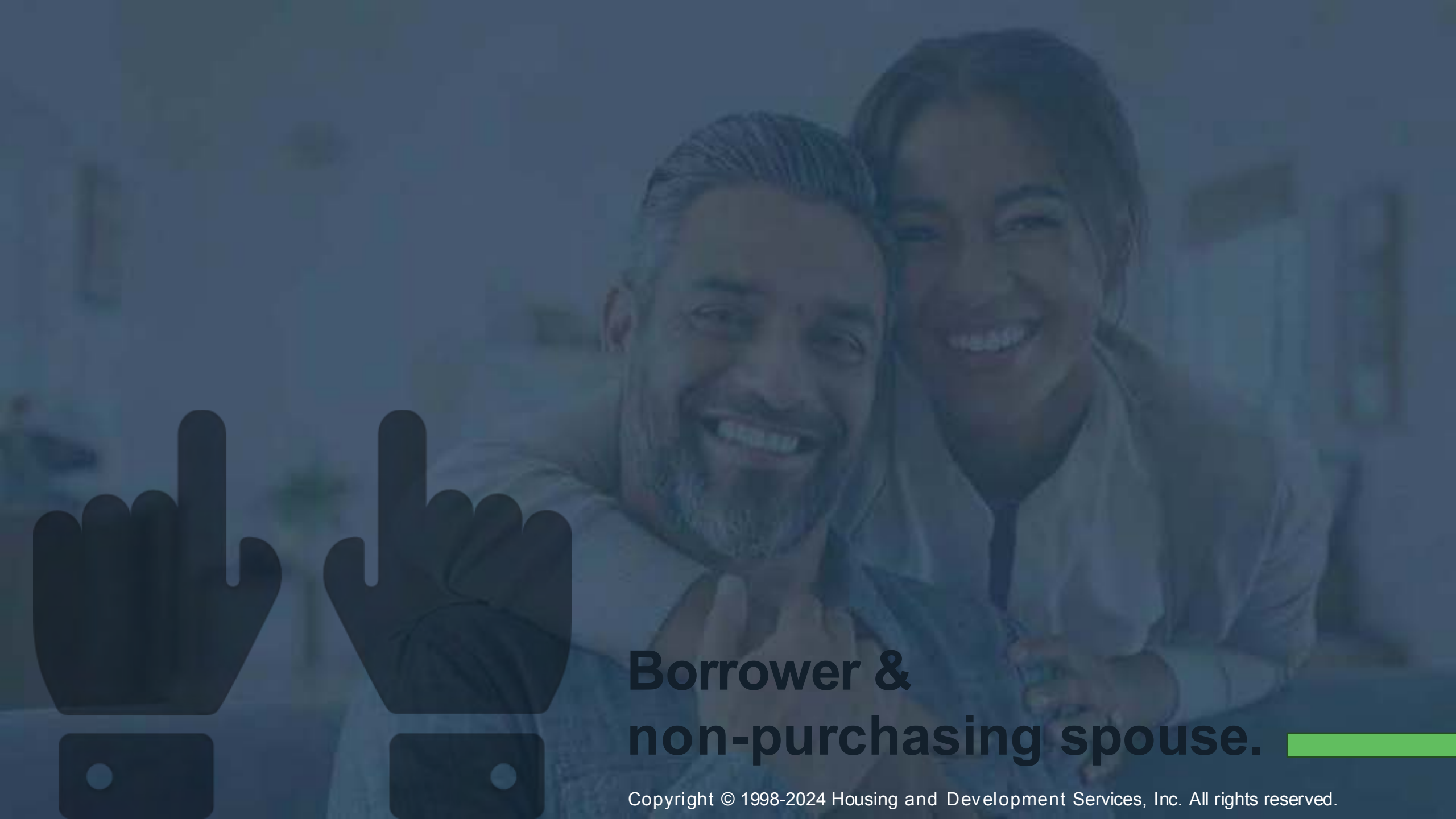
INCLUDE:
Borrower ONLY



Why?
The TBA Program requires a lender to only include the income of the borrower/s listed on the application or disclosed through the loan process:

- Listed on the 1003
- Shown on paystubs
- Shown on a written VOE
- Shown on tax documents

Credit Qualifying income will be the exact same as the Program income.



Borrower & non-purchasing spouse.

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Standard Bond

- Include income from the borrower and non-purchasing spouse.



INCLUDE:
All forms of income. Credit Qualifying income may be less than the Program income.

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Standard TBA

Include the income of the borrower/s listed on the application or disclosed through the loan process:

Listed on the 1003
Shown on paystubs
Shown on a written VOE
Shown on tax documents



Credit Qualifying income will be the exact same as the Program income.



Borrower with a Non-Occupant Co-Signor.

A co-signor can be a little complicated.
So first make sure you know where to find the Co-Signor addendum.

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Co-Signor Term Sheet



Co-Signor Requirements
Florida Housing Finance Corporation
Homebuyer Loan Program

PROGRAM	STANDARD BOND & [illegible]	STANDARD TBA, TBA PLUS & [illegible]
LOAN TYPE	FHA, Fannie Mae and Freddie Mac only.	• **Standard TBA & TBA PLUS** FHLMC HFA Advantage • **HTH TBA** FHA & FHLMC HFA Advantage
HOUSEHOLD or CREDIT INCOME CONSIDERED FOR PROGRAM QUALIFYING?	Household. Consider the gross, current annual income of **all occupants** aged 18 and older.	Credit income, the income used to support the AUS
IS CO-SIGNOR INCOME CONSIDERED IN PROGRAM QUALIFYING?	NO. Co-Signor income is not considered against income limits because they do not occupy the property.	Yes. TBA considers the AUS income and the co-signor income is used to support the AUS.
IS CO-SIGNOR INCOME CONSIDERED IN DETERMINING MORTGAGE INSURANCE (MI)?	**FHA, RD & VA** determine any applicable MI costs. **FNMA and FHLMC** consider the AUS income in determining if borrower will qualify for reduced cost MI and co-signor income is included in the AUS. Income at or below 80% AMI are eligible for reduced cost, charter MI. Income above 80% AMI receive standard MI coverage. See 80% AMI Chart.	**FHLMC** considers the AUS income in determining if borrower will qualify for reduced cost MI and co-signor income is included in the AUS. Income at or below 80% AMI are eligible for reduced cost, charter MI income above 80% AMI receives standard MI coverage. See 80% AMI Chart.
DOES CO-SIGNOR INCOME AFFECT FIRST MORTGAGE RATE?	NO. Only one rate applies to the FL First (FHA) for BOND. See eHousing website for rates.	NO. Only one rate applies to the HFA Preferred for BOND. See eHousing website for rates.
DOES CO-SIGNOR NEED TO ATTEND HOMEBUYER EDUCATION (HBE) ?	NO.	
DOES CO-SIGNOR NEED TO BE A FIRST TIME BUYER?	NO.	
DOES CO-SIGNOR INCOME AFFECT FIRST MORTGAGE RATE?	NO. Only one rate applies to the FL First (FHA, RD & VA) & the FNMA HFA Preferred & FHLMC HFA Advantage for TBA. See eHousing website for rates.	YES. Income at or below 80% AMI receives a lower rate. Income above 80% AMI receives a higher rate. See eHousing website for rates.

Co-Signor Requirements
Florida Housing Finance Corporation
Homebuyer Loan Program

PROGRAM	STANDARD BOND & [illegible]	STANDARD TBA, TBA PLUS & [illegible]
LOAN TYPE	FHA, Fannie Mae and Freddie Mac only.	• **Standard TBA & TBA PLUS** FHLMC HFA Advantage • **HTH TBA** FHA & FHLMC HFA Advantage
DOES CO-SIGNOR INCOME AFFECT FIRST MORTGAGE RATE?	NO. Only one rate applies to the FL First (FHA, RD & VA) & the FNMA HFA Preferred & FHLMC HFA Advantage for TBA. See eHousing website for rates.	Only with the FHLMC HFA Advantage. Income at or below 80% AMI receives a lower rate. Income above 80% AMI receives a higher rate. See eHousing website for rates.

WHAT DOES THE CO-SIGNOR SIGN ?
Applies to Standard BOND & [illegible] and Standard TBA, PLUS TBA & [illegible]

SIGNS NOTE	SIGNS MORTGAGE	SIGNS PROGRAM DOCUMENTS	APPEARS ON DEED	RESIDES IN PROPERTY
YES	NO	NO	NO	NO

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Where is this lighthouse located?

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Ponce Inlet Lighthouse & Museum
Ponce Inlet, FL

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CONVENTIONAL LOANS SPECIAL INCENTIVE



@80% AMI **OR**

Reduced Mortgage Insurance

Florida Housing Finance Corporation

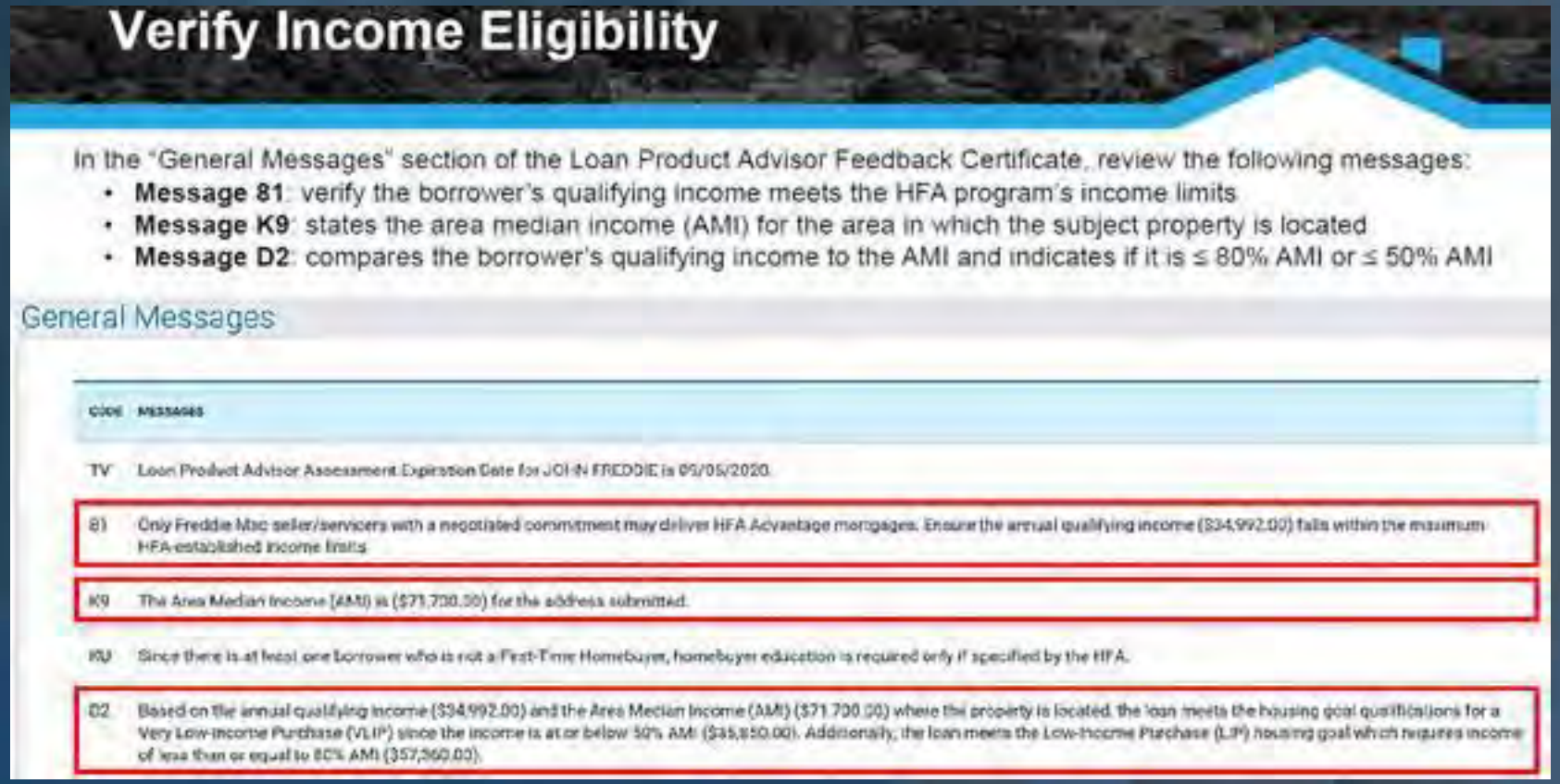
Check to see if they qualify for the reduced MI using the Fannie Mac HFA Preferred and Freddie Mac HFA Advantage 80% AMI limits.

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CONVENTIONAL LOANS SPECIAL INCENTIVE

Freddie Mac HFA Advantage LPA Feedback Certificate

Message: 81, K9, D2



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CONVENTIONAL LOANS SPECIAL INCENTIVE

Fannie Mae HFA Preferred loan pro DU messaging

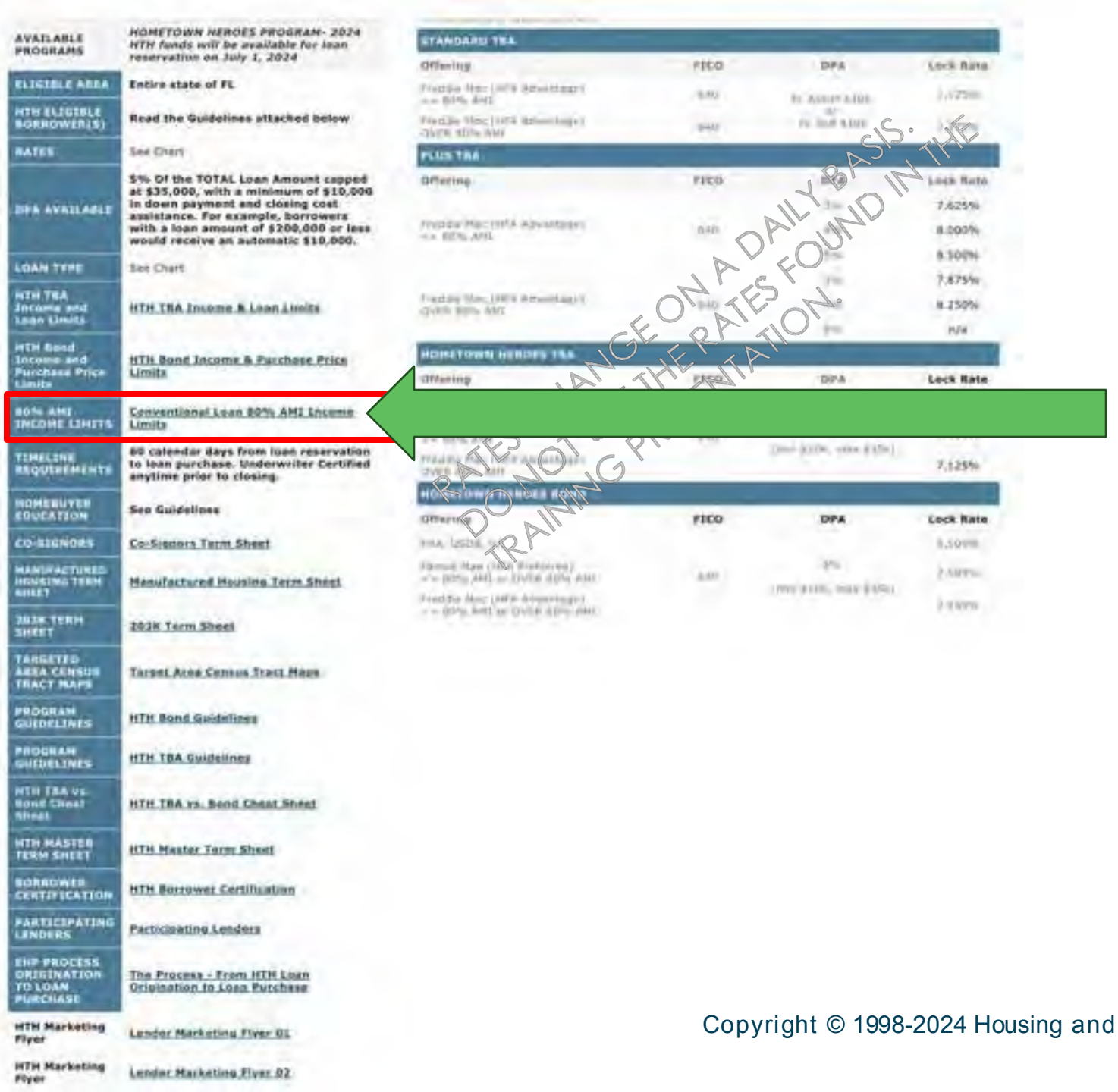
Message 3143



DU Messaging for Affordable Products

3142	HG-LOW-INCOME-PMM	This loan casefile may be eligible towards Fannie Mae's Low-Income Purchase Goal. This goal includes owner-occupied, purchase, conventional mortgages where the total qualifying income is equal to or less than 80% of AMI where the property is located.
[illegible]	[illegible] LOW-INCOME PMM	This loan casefile may be eligible towards Fannie Mae's Very Low-Income Purchase Goal. This goal includes owner-occupied, [illegible] mortgages [illegible]
3147	HG-LOW-INCOME-AREA-PMM-SUBGOAL	This loan casefile may be eligible towards Fannie Mae's Low-Income Areas Purchase Sub-goal. This goal includes owner-occupied, purchase, conventional mortgages with properties located in a low-income area census tract, or a minority census tract where the total qualifying income is equal to or less than 100% of AMI.
3149	HG-LOW-INCOME-AREA-PMM	This loan casefile may be eligible towards Fannie Mae's Low-Income Areas Purchase Goal. This goal includes owner-occupied, purchase, conventional mortgages with properties located in a low-income area census tract, or a minority census tract or a designated disaster area census tract where the total qualifying income is equal to or less than 100% of AMI.
3151	HG-LOW-INCOME-REFI	This loan casefile may be eligible towards Fannie Mae's Low-Income Refinancing Goal. This goal includes owner-occupied, refinance, conventional mortgages where the total qualifying income is equal to or less than 80% of AMI where the property is located.

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Sample Screen Shot of the Hometown Heroes flip-card

The 80% AMI Conventional Loan income limits may be found here.

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2024 Fannie Mae HFA Preferred and Freddie Mac HFA Advantage
80% AMI Income Limits (borrower will receive reduced mortgage insurance)

Alachua	$74,160
Baker	$78,400
Bay	$68,720
Bradford	$60,960
Brevard	$79,760
Broward	$70,080
Calhoun	$55,840
Charlotte	$62,320
Citrus	$53,200
Clay	$78,400
Collier	$83,440
Columbia	$58,880
Desoto	$52,160
Dixie	$52,160
Duval	$78,400
Escambia	$73,760
Flagler	$67,120
Franklin	$55,600
Gadsden	$71,040
Gilchrist	$74,160

Glades	$52,160
Gulf	$60,000
Hamilton	$52,160
Hardee	$52,160
Hendry	$52,160
Hernando	$73,600
Highlands	$56,480
Hillsborough	$73,600
Holmes	$52,160
Indian River	$66,240
Jackson	$52,160
Jefferson	$71,040
Lafayette	$52,160
Lake	$72,320
Lee	$71,040
Leon	$71,040
Levy	$74,160
Liberty	$52,160
Madison	$52,160
Manatee	$77,600

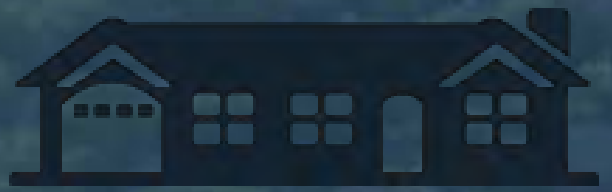
Marion	$58,960
Martin	$70,240
Miami-Dade	$70,080
Monroe	$78,000
Nassau	$78,400
Okaloosa	$76,800
Okeechobee	$52,160
Orange	$72,320
Osceola	$72,320
Palm Beach	$70,080
Pasco	$73,600
Pinellas	$73,600
Polk	$61,120
Putnam	$52,160
Santa Rosa	$73,760
Sarasota	$77,600
Seminole	$72,320
St. Johns	$78,400
St. Lucie	$70,240
Sumter	$70,640

Suwannee	$52,160
Taylor	$52,160
Union	$62,400
Volusia	$67,120
Wakulla	$71,040
Walton	$76,800
Washington	$51,120

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ELIGIBLE PROPERTIES

1 - Single Family Detached or Attached 1-4 units



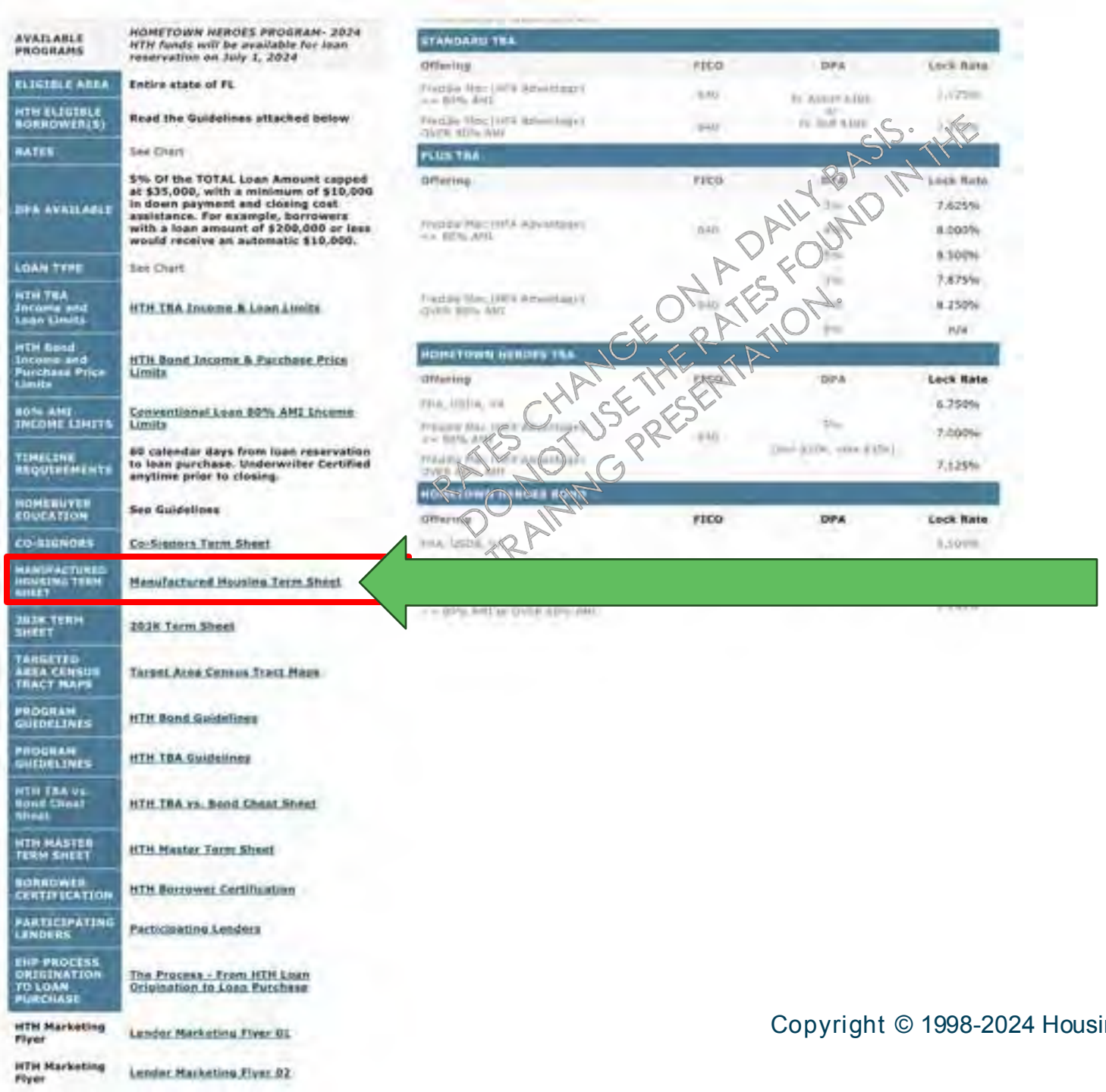
2 - Condos, Townhomes, Mobile Homes, and Manufactured Housing.

3 – Purchase price limits can be found in the program guidelines.

4 - Homes NOT allowable:

- Vacation
- Seasonal

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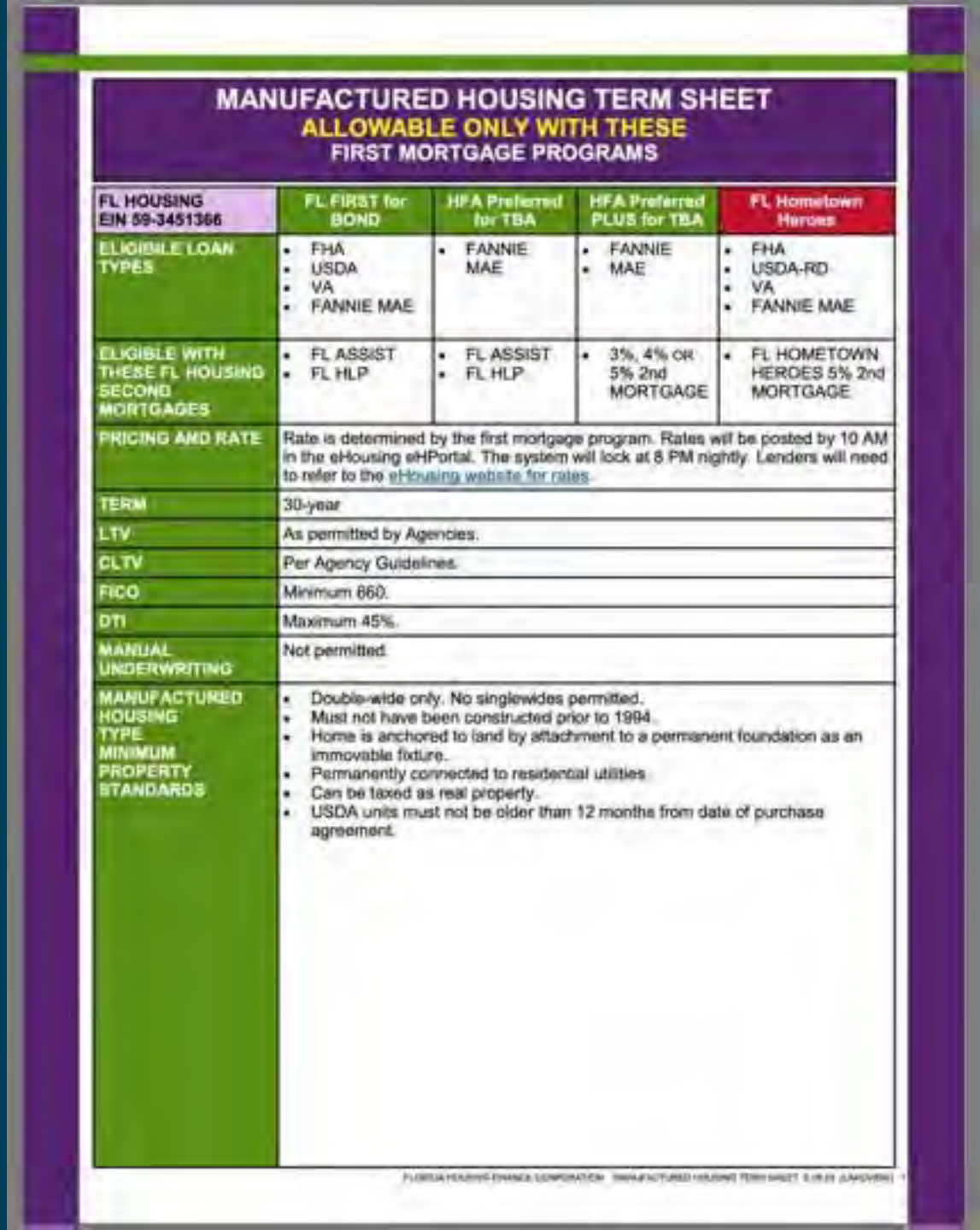
Sample Screen Shot of the Hometown Heroes flip-card

The manufactured housing term sheet may be found here.

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THE MANUFACTURED HOUSING TERM SHEET IS A FOUR-PAGE DOCUMENT.

- Please make sure this is your resource for manufactured housing requirements.



MANUFACTURED HOUSING TERM SHEET
ALLOWABLE ONLY WITH THESE FIRST MORTGAGE PROGRAMS

FL HOUSING EIN 59-3451366	FL FIRST for BOND	HFA Preferred for TBA	HFA Preferred PLUS for TBA	FL Hometown Heroes
ELIGIBLE LOAN TYPES	• FHA • USDA • VA • FANNIE MAE	• FANNIE MAE	• FANNIE • MAE	• FHA • USDA-RD • VA • FANNIE MAE
ELIGIBLE WITH THESE FL HOUSING SECOND MORTGAGES	• FL ASSIST • FL HLP	• FL ASSIST • FL HLP	• 3%, 4% OR 5% 2nd MORTGAGE	• FL HOMETOWN HEROES 5% 2nd MORTGAGE
PRICING AND RATE	Rate is determined by the first mortgage program. Rates will be posted by 10 AM in the eHousing eHPortal. The system will lock at 8 PM nightly. Lenders will need to refer to the eHousing website for rates.			
TERM	30-year			
LTV	As permitted by Agencies.			
CLTV	Per Agency Guidelines.			
FICO	Minimum 660.			
DTI	Maximum 45%.			
MANUAL UNDERWRITING	Not permitted.			
MANUFACTURED HOUSING TYPE MINIMUM PROPERTY STANDARDS	• Double-wide only. No singlewides permitted. • Must not have been constructed prior to 1994. • Home is anchored to land by attachment to a permanent foundation as an immovable fixture. • Permanently connected to residential utilities. • Can be taxed as real property. • USDA units must not be older than 12 months from date of purchase agreement.			

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FLORIDA HOUSING DOWN PAYMENT ASSISTANCE



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FLORIDA HOUSING DOWN PAYMENT ASSISTANCE

Standard Bond and Standard TBA Programs (Not Hometown Heroes)

Florida Assist –

- 0% interest, 30-year deferred, 2nd mortgage
- Never forgiven – must be repaid

Homeownership Loan Program (HLP)

- 3% Interest, 15-year amortizing 2nd mortgage.
- Being an amortizing loan means there is a monthly payment which equals to **$69.06.**

$10,000

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FLORIDA HOUSING DOWN PAYMENT ASSISTANCE

Standard TBA Program

PLUS TBA Loan



The PLUS TBA loan assistance is a percentage (between 3% - 5%) of the loan amount automatically calculated from the loan amount.

- 0% Interest, 5-year forgivable deferred second mortgage.
- Forgiven at the rate of 20% per year on the anniversary date of loan closing over the term of the second mortgage loan.
- No pro-rata forgiveness.

we make housing affordable™

Florida Housing

Finance Corporation

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FLORIDA HOUSING DOWN PAYMENT ASSISTANCE

- Borrower's down payment.
- Any down payment exceeding minimum requirement.
- Reasonable and customary closing costs.



Assistance **CANNOT** be used to cover the cost difference between the sales price and the appraised value and **CANNOT** be used to pay off borrower debt.

- The difference between appraised value and sales price or debt repayment must be paid with borrower's own funds.

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FLORIDA HOUSING DOWN PAYMENT ASSISTANCE

Realtor commission is **NOT** permitted to be paid with Florida Housing assistance funds.

- ✓ The buyer may pay using their own funds.
- ✓ The Florida Housing funds are restricted to down payment and standard closing costs.

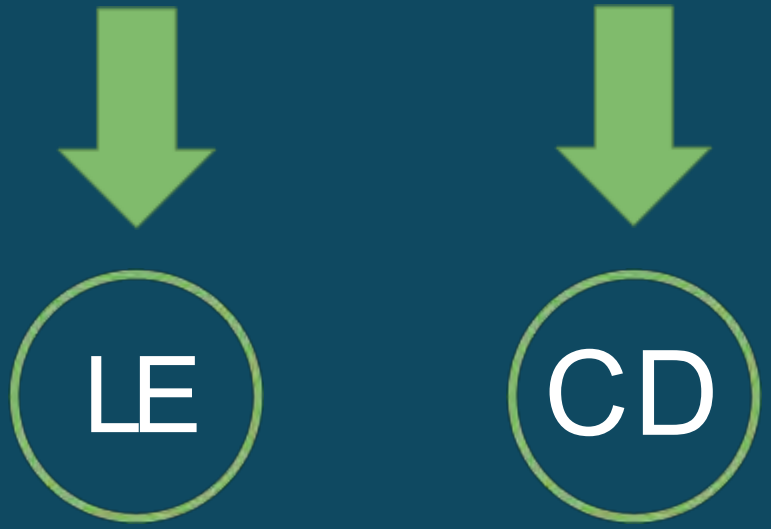
Realtor commission is not a standard closing cost in the state of Florida.

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Florida Housing
Finance Corporation

FLORIDA HOUSING DOWN PAYMENT ASSISTANCE

SECOND MORTGAGE



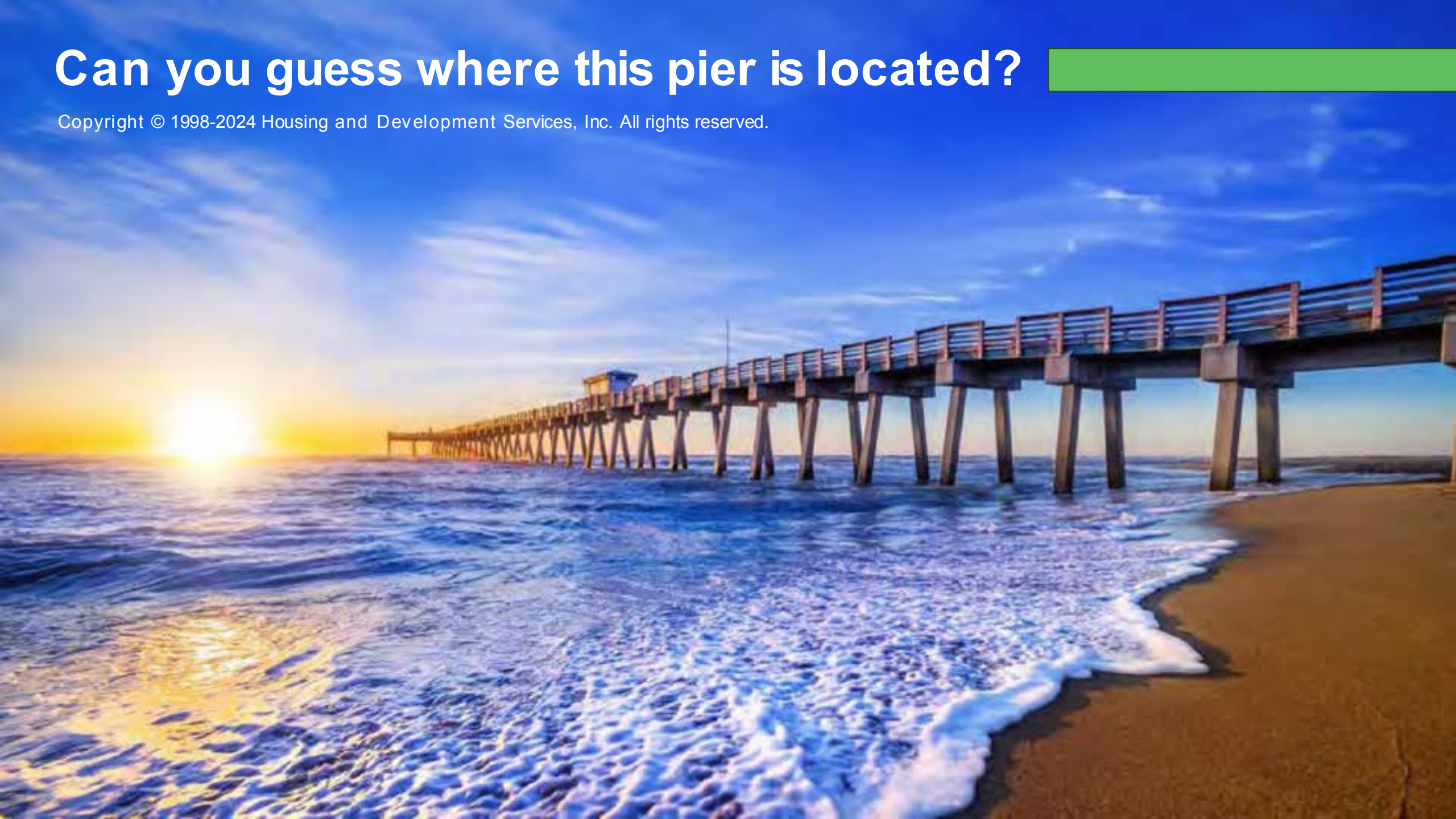
The lender will follow TRID requirements as to when these are delivered to the borrower.

All second mortgage loans in the Florida Housing program should **ONLY** be charged a recording fee.
Title insurance is strictly prohibited.

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Can you guess where this pier is located?

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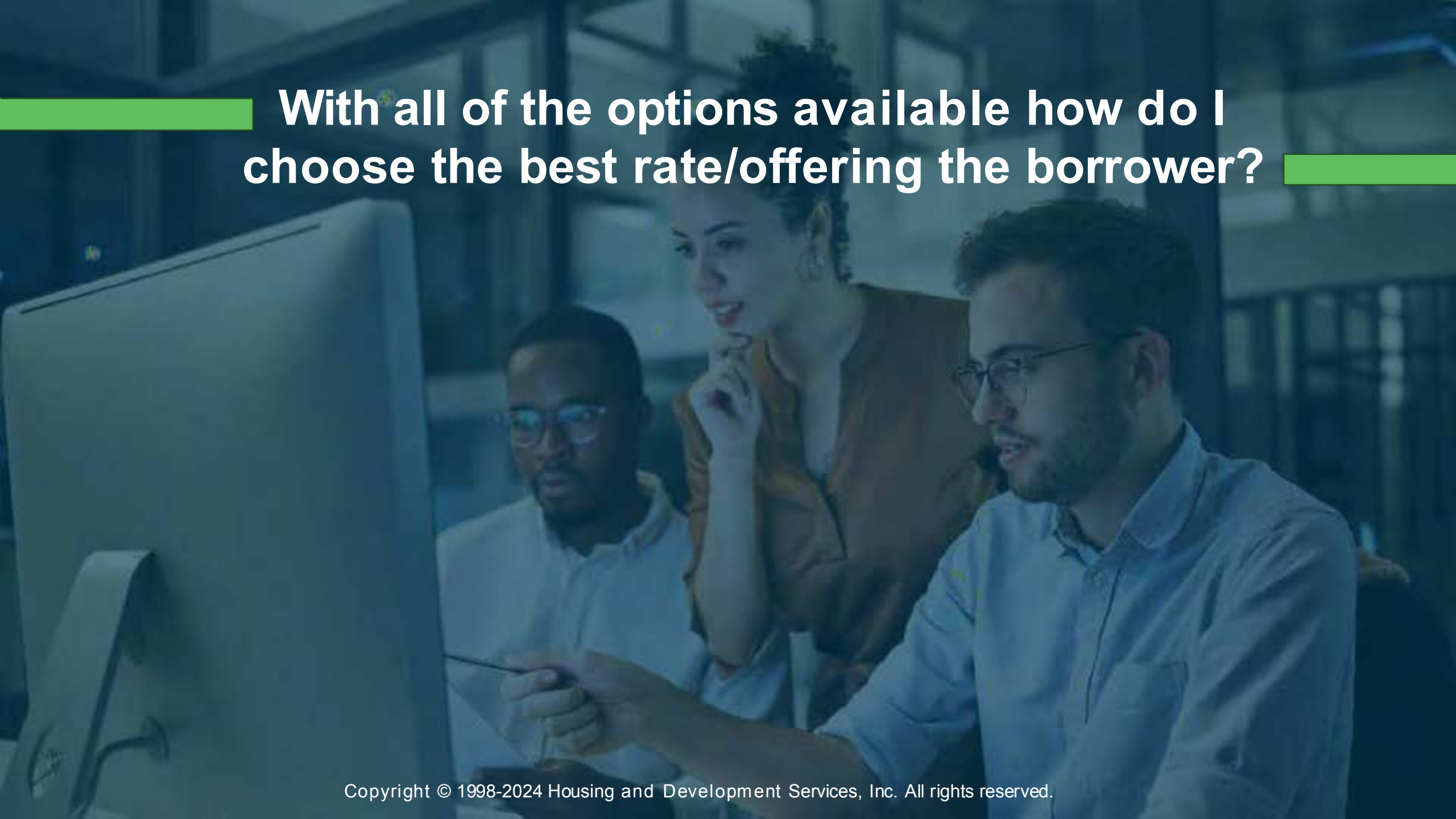


Venice, FL

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With all of the options available how do I choose the best rate/offering the borrower?



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Start at the eHousingPlus.com web site



WHAT WE DO

HOUSING FINANCE AGENCIES

At eHousingPlus, the success of our HFA partners is our top priority. We specialize in Homeownership Initiatives and Compliant Programs that help build communities

PARTNERS

The team at eHousingPlus apply their expertise and work closely with Housing Finance Agencies throughout the U.S. to integrate best practices, innovation, and efficiencies –

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WHAT WE DO

HOUSING FINANCE AGENCIES

PARTNERS

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Homeownership Programs









eHOUSINGPLUS
Program Management Specialists

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Homeownership Programs



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Program Management Specialists

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Florida Housing Finance Corporation

eHP ONBOARDING

eHPortal

eHousingPlus UNIVERSITY

we make housing affordable™
Florida Housing
Finance Corporation

eHP FRONT PORCH

Lunch and Learn

VIEW PROGRAM HIGHLIGHTS

Program Administration Guidelines

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Florida Housing Program Highlights

STANDARD BOND

STANDARD TBA

PLUS TBA

HOMETOWN HEROES

Today's Rates & Offerings | Business Days 10am – 8pm ET | July 2, 2024

STANDARD BOND

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA	640		6.500%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640	FL Assist $10k or FL HLP $10k	7.500%
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI	640		7.250%

STANDARD TBA

Offering	FICO	DPA	Lock Rate
Freddie Mac (HFA Advantage) <= 80% AMI	640	FL Assist $10k	7.125%
Freddie Mac (HFA Advantage) OVER 80% AMI	640	FL HLP $10k	7.375%

PLUS TBA

Offering	FICO	DPA	Lock Rate
		3%	7.625%
Freddie Mac (HFA Advantage) <= 80% AMI		4%	8.000%
		5%	8.500%
		3%	7.875%
Freddie Mac (HFA Advantage) OVER 80% AMI	640	4%	8.250%
		5%	n/a

HOMETOWN HEROES TBA

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA			6.750%
Freddie Mac (HFA Advantage) <= 80% AMI	640	3% (min $10K, max 15%)	7.000%
Freddie Mac (HFA Advantage) OVER 80% AMI			7.125%

HOMETOWN HEROES BOND

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA			6.500%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640	5% (min $10k, max $35k)	7.500%
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI			7.250%

RATES CHANGE ON A DAILY BASIS. DO NOT USE THE RATES FOUND IN THE TRAINING PRESENTATION.

The Rates/Offerings for all Florida Housing programs can be found on this web page, without logging in.

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Florida Housing Program Highlights

STANDARD BOND

STANDARD TBA

PLUS TBA

HOMETOWN HEROES



Today's Rates & Offerings | Business Days 10am – 8pm ET | July 2, 2024

STANDARD BOND

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA	640		6.500%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640	FL Assist $10k or FL HLP $10k	7.500%
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI	640		7.250%

STANDARD TBA

Offering	FICO	DPA	Lock Rate
Freddie Mac (HFA Advantage) <= 80% AMI	640	FL Assist $10k or FL HLP $10k	
Freddie Mac (HFA Advantage) OVER 80% AMI	640		

PLUS TBA

Offering	FICO	DPA	Lock Rate
Freddie Mac (HFA Advantage) <= 80% AMI	640		8.000%
			8.500%
			7.875%
Freddie Mac (HFA Advantage) OVER 80% AMI			8.250%
			n/a

HOMETOWN HEROES TBA

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA			6.750%
Freddie Mac (HFA Advantage) <= 80% AMI	640	3% (min $10K , max $35K)	7.000%
Freddie Mac (HFA Advantage) OVER 80% AMI			7.125%

HOMETOWN HEROES BOND

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA			6.500%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640	5% (min $10K, max $35K)	7.500%
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI			7.250%

RATES CHANGE ON A DAILY BASIS. DO NOT USE THE RATES FOUND IN THE TRAINING PRESENTATION.

Once you've determined which Program – BOND or TBA – choose the loan program.

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Florida Housing Program Highlights

STANDARD BOND

STANDARD TBA

PLUS TBA

HOMETOWN HEROES

Today's Rates & Offerings | Business Days 10am – 8pm ET | July 2, 2024

STANDARD BOND

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA	640		6.500%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640	FL Assist $10k or FL HLP $10k	7.500%
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI	640		7.250%

STANDARD TBA

Offering	FICO	DPA	Lock Rate
Freddie Mac (HFA Advantage) <= 80% AMI	640	FL Assist $10k or FL HLP $10k	7.125%
Freddie Mac (HFA Advantage) OVER 80% AMI	640		7.375%

PLUS TBA

Offering	FICO	DPA	Lock Rate
		3%	7.625%
Freddie Mac (HFA Advantage) <= 80% AMI	640	4%	8.000%
		5%	8.500%
		3%	7.875%
Freddie Mac (HFA Advantage) OVER 80% AMI	640	4%	8.250%
		5%	n/a

HOMETOWN HEROES TBA

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA			6.750%
Freddie Mac (HFA Advantage) <= 80% AMI	640	3% min $10K , max $35K	7.000%
Freddie Mac (HFA Advantage) OVER 80% AMI			7.125%

HOMETOWN HEROES BOND

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA			6.500%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640	5% min $10K, max $35K	7.500%
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI			7.250%

RATES CHANGE ON A DAILY BASIS. DO NOT USE THE RATES FOUND IN THE TRAINING PRESENTATION.

Often time, this is based off the amount of assistance the borrower needs AND the first mortgage interest rate.

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Florida Housing Program Highlights

STANDARD BOND

STANDARD TBA

PLUS TBA

HOMETOWN HEROES



Today's Rates & Offerings | Business Days 10am – 8pm ET | July 2, 2024

STANDARD BOND

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA	640		6.500%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640	FL Assist $10k or FL HLP $10k	7.500%
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI	640		7.125%

STANDARD TBA

Offering	FICO	DPA	Lock Rate
Freddie Mac (HFA Advantage) <= 80% AMI	640	FL Assist $10k or FL HLP $10k	7.125%
Freddie Mac (HFA Advantage) OVER 80% AMI	680		7.375%

PLUS TBA

Offering	FICO	DPA	Lock Rate
		3%	7.625%
Freddie Mac (HFA Advantage) <= 80% AMI	640	4%	8.000%
		5%	8.500%
		3%	7.875%
Freddie Mac (HFA Advantage) OVER 80% AMI	640+	4%	8.250%
		5%	n/a

HOMETOWN HEROES TBA

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA			6.750%
Freddie Mac (HFA Advantage) <= 80% AMI	640	3% (min $10K , max $35K)	7.000%
Freddie Mac (HFA Advantage) OVER 80% AMI			7.125%

HOMETOWN HEROES BOND

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA			6.500%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640	5% (min $10K, max $35K)	7.500%
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI			7.250%

RATES CHANGE ON A DAILY BASIS. DO NOT USE THE RATES FOUND IN THE TRAINING PRESENTATION.

After you've narrowed down the program and loan product from this web page, NOW you are ready to log-in to the eHPortal to rate lock/make a program reservation.

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Florida Housing Finance Corporation

eHP ONBOARDING

eHPortal

eHousingPlus UNIVERSITY

we make housing affordable™
Florida Housing
Finance Corporation

eHP FRONT PORCH

Lunch and Learn

VIEW PROGRAM HIGHLIGHTS

Program Administration Guidelines

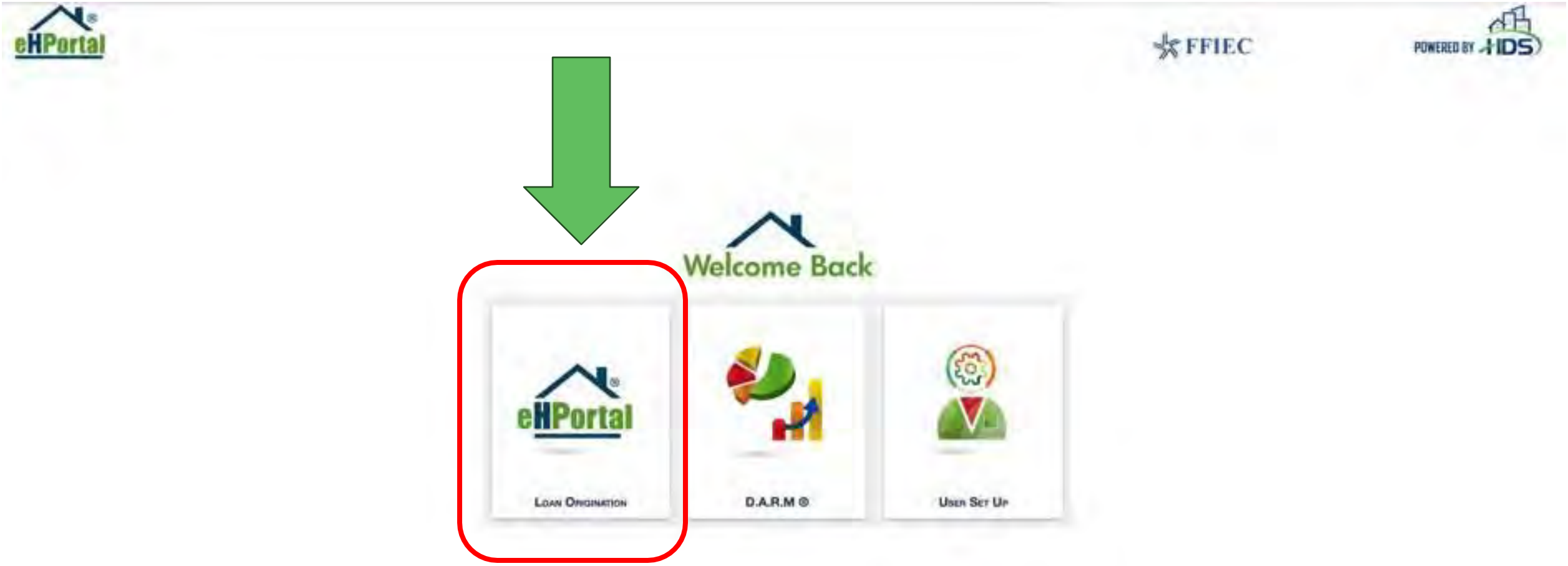
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Florida Housing
Finance Corporation

Your username is your email address
If you forgot your password, click on the FORGOT PASSWORD button.

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eHPortal
FFIEC
POWERED BY HDS
LOAN MANAGEMENT
RESERVE LOAN
EDIT/UPDATE LOAN
CERTIFICATION/PRE-APPROVAL
MY PIPELINE
PROGRAM FUNDS
PROGRAM FUNDS
REPORTS
DEMOGRAPHIC ANALYSIS
LOAN LISTING
UTILITIES
DATA VIEW & DOWNLOAD TOOL
GENERAL
HOME
LOG OFF
HDS
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www.ehousingplus.com
Version: 16.1.0.1

Where is this fairy tale castle located?

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Bok Tower in Lake Wales, FL

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LOAN CLOSING INFORMATION – POWER OF ATTORNEY

Power of Attorney is Permitted but must satisfy Agency - or GSE **and** Servicer

- FHA
- USDA
- VA
- Fannie Mae
- Freddie Mac

Refer to the Lakeview Seller Guide

https://www.lakeviewcorrespondent.com/hfa-matrices-and-resources/

- Active-duty military personnel may provide an “Alive and Well” letter.
- Lenders should contact their title company/closing agents for information regarding POA requirements in the State of FL.

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LOAN CLOSING INFORMATION – DOCUMENTARY STAMPS AND INTANGIBLE TAXES

"This note and the mortgage securing this note arise out of or are given to secure the repayment of a loan issued in connection with the financing of housing and are exempt from documentary stamp tax and intangible tax pursuant to section 420.513(1), F.S."

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Florida Housing Finance Corporation

The above will need to be printed on the first mortgage as well.



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LOAN CLOSING INSTRUCTIONS

Many of these documents reflect Florida Housing as the mortgagee and title companies often return these documents to Florida Housing's corporate office which can result in loan purchase delays and additional late delivery fees to lenders.



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Florida Housing

Finance Corporation

Please instruct title companies that these closing documents should **NOT** be returned to Florida Housing.

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LOAN CLOSING INSTRUCTIONS

Confirm amount of second mortgage funds on the Florida Housing Second Mortgage and Note.

The second mortgage amount reflected in the loan reservation in eHousing's reservation system. The maturity date on the first mortgage note and mortgage.



Any potential cash back to borrower should be applied as a principal reduction to the first mortgage unless the cash back is from gift funds.

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FLORIDA HOUSING CASH BACK POLICY

Principal Reduction – Maximum Principal reduction allowed

$2,000

If CD reflects cash back of $2,000 or less AND does not exceed the Borrower's EMD or POC's, Lender should apply a principal reduction to the first mortgage.

Cash back that exceeds $2,000 of the Borrower's EMD or POC's, Lender should re-work the loan by reducing the first mortgage loan amount.

Principal curtailments are required to be applied prior to delivery of the loan.

- Per Agency guidelines, a payment history is required on any loan where a principal reduction is applied.

See the guidelines for information about Gift Funds.



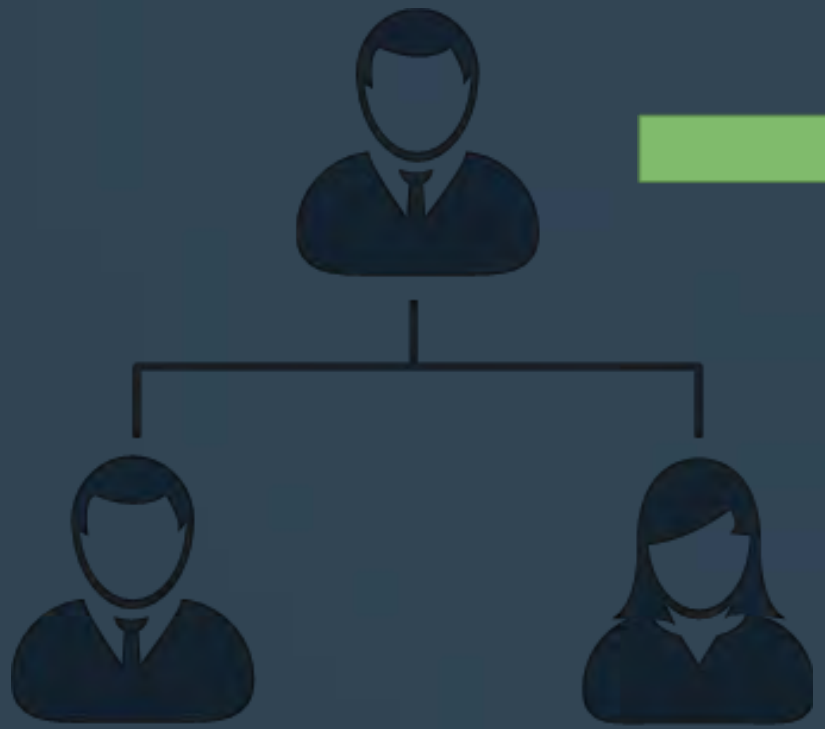
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Program Timeline and Benchmarks

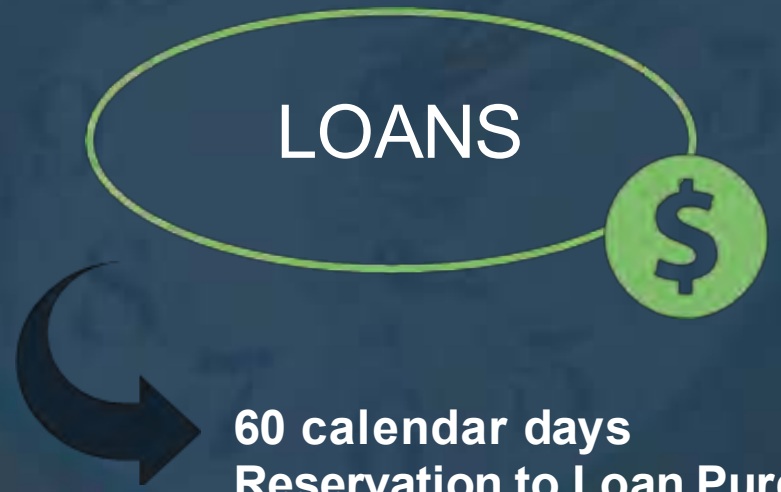


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60 calendar days
Reservation to Loan Purchase

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eHPortal

To reserve/rate locks funds all you need is:

- 1003 Loan Application
- Real Estate Purchase Agreement

Please do not reserve too early.

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PROGRAM TIMELINE AND BENCHMARKS



60 Days

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PROGRAM TIMELINE AND BENCHMARKS

There is no pre-approval submission.



Prior to Closing



There is NO Pre-Approval to slow down the process.

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PROGRAM TIMELINE AND UNDERWRITER CERTIFICATION BENCHMARK

The lender's underwriter will complete an

Underwriter Certification

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- Income
- Loan
- Purchase Price
- The down payment assistance
- Credit underwriting income.

The Bond and TBA program have **the exact same timeline requirements** regarding the underwriter certification.

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PROGRAM TIMELINE AND UNDERWRITER CERTIFICATION BENCHMARK

BOND = 60 Calendar Days

TBA = 60 Calendar Days

...to complete the underwriter certification.

Anytime **Anytime**

Prior to the Certification Deadline.

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PROGRAM TIMELINE - EXAMPLE #1

Loan reserved on February 5th

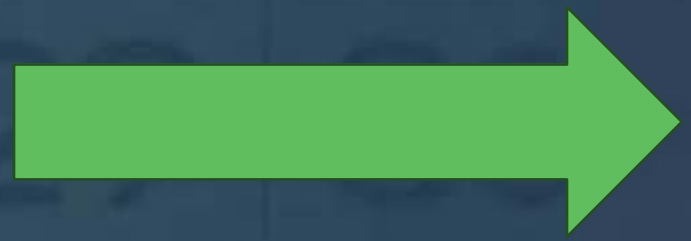
Closing date is **March 19th**

Represents

42 calendar days between reservation and closing.

60-day Purchase Deadline

This leaves only 18 days to have the loan delivered, cleared of all deficiencies and purchased by Lakeview.



This is an example of a loan that was **RESERVED TOO EARLY!**

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PROGRAM TIMELINE - EXAMPLE #2

Loan reserved on
March 23rd
Closing date is April 16th

Represents
24 calendar days between reservation and closing.

60-day Purchase Deadline
This leaves only 36 days to have the loan delivered, cleared of all deficiencies and purchased by Lakeview.

This is a good example of when to reserve funds.

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PROGRAM TIMELINE - EXAMPLE #3

Loan reserved on
April 5th
Closing date is April 19th

Represents
14 calendar days between reservation and closing.

60-day Purchase Deadline
This leaves only 46 days to have the loan delivered, cleared of all deficiencies and purchased by Lakeview.

This is a **FANTASTIC** example of when to reserve funds.

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PRO TIP:

WAIT to make the reservation.



NO RUSH.

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Where is this beautiful college located?

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Flagler College in St. Augustine, FL

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What happens if a loan is not purchased within 60 days of reservation?

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Loans delivered to lakeview – that **have** been underwriter certified by day 60, but not purchased by day 60 **will NOT be canceled**.

However, loans that are not delivered by the maximum delivery date – 60 days, are subject to cancelation.

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Extension Period	Points
7 Days	.06250
15 Days	.12500
22 Days	.18750
30 Day	.25000

These are costly and can be avoided.

Most extensions are required because the loan was reserved TOO early.

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A loan has cancelled in the eHPortal but is still closing in the Florida Housing Program.

What do I do to get the loan reinstated?

Any cancelled loan will require eHousingPlus to verify if there would be a pricing adjustment to reinstate and netted at purchase. Loans reserved and cancelled the same day may be reinstated with the original reservation date, only if requested prior to 5:00pm ET on the day the loan was reserved.

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Can I reserve a loan in the Bond or TBA Program and then move it to Hometown Heroes?



A change from BOND or TBA to Hometown Heroes will not be allowable.

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Can a borrower change lenders to improve their interest rate?

A borrower **MAY NOT** improve their interest rate by changing lenders.

- For any active loan or loan that has been cancelled within the last 60 days, the borrower will receive the higher of the previous locked rate or current interest rate if higher.

eHOUSINGPLUS
Program Management Specialists

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What if the property changes?

If a property changes the lender will need to cancel the loan.

Then, request to CLEAR FLAGS on the loan so when the borrower funds a new property the lender may reserve funds again. This is going to be an entirely new reservation.

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VERY IMPORTANT FOR ALL LOAN RESERVATIONS.

A lender cannot reserve funds for an address –
“To Be Determined.”

If a property changes for a borrower, the loan must be cancelled, and a lender must complete the CLEAR FLAGS form prior to making a reservation for a new property. A borrower cannot hold funds with an old reservation until they find a new property. The Clear flags form can be found on the eHousingPlus website under the lender tool kit.

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www.eHousingPlus.com



WHAT WE DO

HOUSING FINANCE AGENCIES

PARTNERS

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Homeownership Programs

Click State to Select a Program



Lender Toolkit

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eHP ONBOARDING

eHousingPlus UNIVERSITY

Lunch and Learn

FFIEC Look-up

Reinstate Clear Flags Change Request

eHPay

Reinstate/Clear Flags – Change Product

REINSTATING/CLEARING FLAGS FOR A CANCELLED LOAN OR CHANGING A RATE LOCK

Programs limit the ability to reinstate or change a lock. These include the timeline, rate options and many include a fee.

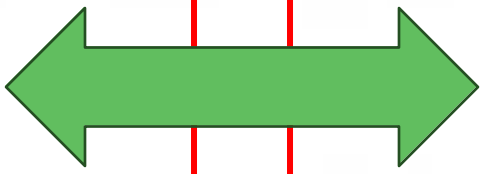


If you are looking to **REINSTATE** a previously cancelled loan, please note that the timelines of the original loan will apply.

If you are looking to **CLEAR FLAGS** on a previously cancelled loan, please note this is only allowed when the borrower has a new property.

Please **click here** and fill in the information requested and we will confirm via email within 24-48 hours.

Requests will NOT be accepted via telephone.





If you are looking to **CHANGE** the Rate/Product Option selected, you will still need to make the timeline requirements of the original commitment, but certain options may be available to you. Requests for Changing a Rate/Product need to be **sent via this form** to us, with details of desired option, and we will confirm availability of the same via email within 24-48 hours. Please note that Borrowers should be qualified prior to reserving, therefore reason for change must be included.

Requests will NOT be accepted via telephone.

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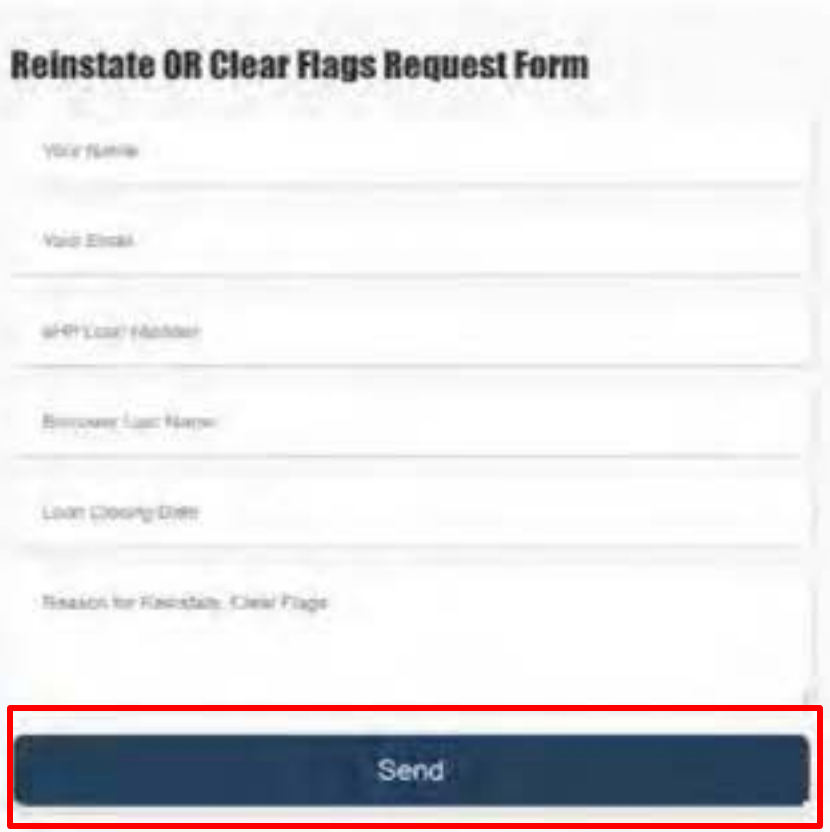
Reinstate Loan Request OR Clear Flags on Cancelled Loan

Reinstate Loan Request:

* Depending on your program, loans MAY have a reinstate fee OR MAY be reinstated at the higher of the reserved rate or current rate.

Clearing Flags on Cancelled Loans:

* Only allowed when there is a new property



eHousingPlus will confirm the information within 24 to 48 hours by email.

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Name that crystal clear river you can kayak and swim with the manatees?



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Crystal River, FL

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PROGRAM FEE'S

$275 Compliance Fee

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POST - CLOSING

eHPay

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PROGRAM FEE'S

Lakeview

$400 Funding Fee

$75 Tax Service Fee

$10 Flood Fee

The fees to Lakeview should be payable to: "Master Servicer or Investor" on the CD. If not, the loan will end up in deficiency status if delivered with the incorrect payee and a corrected CD will be required.



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Lender Compensation

Standard Bond and Standard TBA

No Origination and NO discount fees

Servicing Release Premium (SRP) 2.50%

TBA PLUS

1% Origination and NO discount fees
Servicing Release Premium (SRP) 1.50%

Lakeview

Provides SRP upon loan purchase.

Total Lender Net is 2.50% for Bond & TBA loans.

$1,750 Lender Fee Cap of "normal and customary fees"

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Common Defi's

1. **PAY HISTORY** – this is required on all loans but many Lenders are not including an updated pay history when applying a PR to the first to cure tolerances.
2. **INITIAL LE AND CD for FIRST MORTGAGE LOAN** – this is required on all loans but many Lenders are submitting electronically signed disclosures without confirmation of date signed by borrower(s).
3. **INITIAL LE AND CD FOR SECOND MORTGAGE LOAN** – this is required on all loans but many Lenders are not disclosing the LE or trying to include the second mortgage fees on the first LE and/or CD. Each second mortgage should be disclosed separately and each second mortgage should disclose all necessary LEs and CDs.
4. **UNIFORM CLOSING DATASET (UCD)** – many lenders are missing the UCD and should be including them with all conventional loans, the HFA Preferred offered by Fannie Mae and the HFA Advantage offered by Freddie Mac).
5. **THE CORRECT RATE** – *PLEASE, PLEASE* pay attention to the Program (BOND or TBA) and the first mortgage loan type (FHA, VA, RD, HFA Preferred, HFA Advantage) you are reserving in the eHPortal. Rates will vary between programs and loan types. Be especially cautious when reserving a conventional loan. There are different rates for the UP to 80% AMI option and the OVER 80% AMI option. The lower rate applies to the UP to 80% option and the higher rate applies to the OVER 80% option. The 80% AMI threshold is determined by Fannie Mae and Freddie Mac to determine if a borrower qualifies for the reduced cost, charter coverage mortgage insurance. Borrowers UP to 80% AMI would receive the charter coverage and the OVER 80% AMI borrowers would receive standard coverage. Refer to your AUS findings to determine which your borrower would qualify for. Also, please see Fannie and Freddie's AMI limits.

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Florida Housing Contacts

(850) 488-4197 — DPA@FloridaHousing.ORG

CONTACT	TITLE	EMAIL	PHONE
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JaLisa Maxwell 	Homebuyer Loan Program Manager	JaLisa.Maxwell@floridahousing.org	850-488-4197
Mark Pease 	Homebuyer Loan Program Business Development Manager	Mark.Pease@floridahousing.org	850-488-4197
Natalyne Zanders 	Senior Homebuyer Loan Programs Analyst	Natalyne.Zanders@floridahousing.org	850-488-4197

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Florida State Capitol
Tallahassee, FL

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Santa Rosa Beach, FL

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Castillo de San Marcos, St. Augustine, FL

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Everglades National Park

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Fort Jefferson
Dry Tortugas National Park

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Thank You



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