

ELIGIBLE AREA - Hillsborough County

ELIGIBILITY CRITERIA*

Buyers and their spouses (occupant and non-occupant) must be first-time homebuyers and must be able to permanently reside in the United States.

Buyers must live in the property they purchase as their principal residence.

All applicants must be considered irrespective of age, race, color, religion, national origin, sex, marital status, military status, or physical handicap.

Buyers must occupy the property as their principal residence and the property may never be rented.

*see loan officer for additional information

DOWN PAYMENT ASSISTANCE - 0.00% interest, 30 year deferred, second mortgage, up to \$5,000 for properties located in the city of Tampa and up to \$25,000 for properties located in unincorporated Hillsborough County and the City of Temple Terrace and Plant City. Must be used for down payment and closing cost. The second mortgage is never forgiven and must be repaid when the first mortgage is refinanced, sale, short-sale, foreclosure or if the borrower ceases to live on the property.

INCOME LIMIT CRITERIA - Household income is considered for ALL borrower(s), spouse (if applicable) and anyone 18 years or older.

FHA, USDA-RD and VA loans ONLY:

- 1-2 person household \$85,260
- 3 or more person household \$102,810

PURCHASE PRICE LIMIT: \$349,525

HOMEBUYER EDUCATION - First-Time Homebuyers must complete a program approved pre-purchase homebuyer education course. Please speak with a participating lender for details.

ELIGIBLE PROPERTY - New or existing, one to four units, detached or attached, condos, and townhomes.

CREDIT SCORE - FICO mid score must be 640 or higher.

WHAT'S THE NEXT STEP?

If you think you qualify for the program based upon the criteria above, contact a participating loan officer to get pre-approved for a mortgage.

Mortgage Credit Certificate Program (MCC)

Please speak with your tax advisor or tax preparer to determine your estimated tax liability and the value of the MCC.

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FIRST-TIME BUYERS - Don't buy that house until you determine if you qualify for a Mortgage Credit Certificate (MCC) offered by the Housing Finance Authority of Hillsborough County!

The MCC could save you THOUSANDS of dollars by reducing the amount of federal income tax you owe. The MCC is not down payment assistance but rather a dollar-for-dollar reduction in your federal tax liability.

SO HOW DOES AN MCC WORK?

An MCC is used in conjunction with a first mortgage loan provided by a participating lender. The MCC allows a borrower to take 20% of their annual mortgage interest as a tax credit while continuing to use the balance of the interest as a deduction. The MCC program tax credit may be used as long as the property remains the borrower(s) principal residence. The MCC benefit may be received one of two ways. 1) Annually when a borrower files their federal income tax returns, or 2) A portion may be claimed with each paycheck by filing a revised W-4 form with the employer adjusting federal income tax withholding. Another added bonus - this MCC program may be used with either of the HFA of Hillsborough County first mortgage programs that offer down payment and closing cost assistance. The Mortgage Credit Certificate program will have the strictest eligibility requirements so those must be followed in order to be combined with the program first mortgage.

FEDERAL INCOME TAX LIABILITY

In order for a borrower to benefit from the Mortgage Credit Certificate they must have Federal Income tax liability. Just because you received a tax refund does not mean you don't have tax liability. To determine your tax liability look at your IRS 1040 line 37. The number indicated on that line is your tax liability. A large number means you are a great fit for the MCC program. Even a small number means you will benefit from the MCC. However, zero indicates you would not be a good fit for the MCC because you have no tax liability.

HOW DO I QUALIFY FOR THE MCC?

The MCC is automatically added to every Home Sweet Home loan originated in the Hillsborough County. If a buyer qualifies for the Home Sweet Home Program they automatically qualify for the MCC.

WHAT'S THE NEXT STEP?

If you think you qualify for the program based upon the criteria above, contact a participating loan officer to get pre-approved for a mortgage.



Actively Participating Loan Officers 02/24

Company	Name	Phone Number	Email
Bank of England	Richard Castano NMLS ID: 2241260	904-746-7482	rcastano@boemortgage.com
Bell Bank Mortgage	Dee Jimenez NMLS ID: 249210	602-616-6544	djimenez@bell.bank
Bell Bank Mortgage	Pete Alvarez NMLS ID: 629868	623-302-6260	palvarez@bell.bank
Cardinal Financial Company	Jose Daniel Ruiz Lozada NMLS ID: 408901	813-476-5581	danny.ruiz@cardinalfinancial.com
Castle & Cooke Mortgage, LLC	Guadalupe Valencia NMLS ID: 1753918	602-366-0292	gvalencia@castlecookemortgage.com
CMG Mortgage, Inc. Db CMG Financial	Angela Pariso NMIS ID: 21388	904-955-8502	apariso@cmgfi.com
CMG Mortgage, Inc. Db CMG Financial	Joe Andrews NMLS ID: 320789	813-781-9769	jandrews@cmgfi.com
Cornerstone First Mortgage, Inc	Jessika Olivo NMLS ID: 2069207	407-491-1295	jolivo@cfmtg.com



Cornerstone First Mortgage, Inc	Joamir Quiles NMLS ID: 192400	813-679-5795	jquiles@cfmtg.com
CrossCountry Mortgage, LLC.	Abraham Araiza NMLS ID:1300818	602-334-7871	Abraham.Araiza@ccm.com
CrossCountry Mortgage, LLC.	Brenna Figueroa NMLS ID: 1254116	602-327-6097	brenna.figueroa@ccm.com
CrossCountry Mortgage, LLC.	Jason Smith NMLS ID: 210839	480-227-6231	jason.smith2@ccm.com
CrossCountry Mortgage, LLC.	Kristin Sica NMLS ID:2002456	520-404-0076	kristin.sica@ccm.com
CrossCountry Mortgage, LLC.	Marcos Moreno NMLS ID:280187	480-896-2452	marcos.moreno@ccm.com
CrossCountry Mortgage, LLC.	Richard Sica NMLS ID: 2024504	480-282-7351	richard.sica@ccm.com
DAS Acquisition Company, LLC	Ricardo Bojorquez NMLS ID: 1519496	(602) 579-7295	rbojorquez@usamortgage.com
Embrace Home Loans, Inc.	Abraham Agosto NMLS ID:1501393	813-245-0970	aagosto@embracehomeloans.com



Embrace Home Loans, Inc.	Christian Wurtzbacher NMLS ID: 379645	321-302-1422	cwurtzbacher@embracehomeloans.com
Embrace Home Loans, Inc.	Jake LaBelle NMLS ID: 2003521	802-353-4724	jLaBelle@embracehomeloans.com
Embrace Home Loans, Inc.	Sasha Baez NMLS ID:1469651	813-598-9442	sbaez@embracehomeloans.com
Everett Financial, Inc.	Hector Roman NMLS ID: 619679	787-299-2401	hector.roman@supremelending.com
Everett Financial, Inc.	Shane Turner NMLS ID: 113300	561-289-2077	shane.turner@supremelending.com
Fairway Independent Mortgage Corporation	Angel Vasquez NMLS ID:1596861	(254) 239-8564	angel.vasquez@fairwaymc.com
Fairway Independent Mortgage Corporation	Kathy Kveberg NMLS ID: 345704	813-295-8621	kathyk@fairwaymc.com
Fairway Independent Mortgage Corporation	Luis Peguero NMLS ID: 1946013	813-841-1797	luis.peguero@fairwaymc.com
Fairway Independent Mortgage Corporation	Michael Farkas NMLS ID: 2069716	574-339-1941	michael.farkas@fairwaymc.com



Fairway Independent Mortgage Corporation	Michael Lena NMLS ID: 323295	813-629-2614	mike.lena@fairwaymc.com
Fairway Independent Mortgage Corporation	Stefan Catalan NMLS ID: 1414410	520-310-5911	stefan.catalan@fairwaymc.com
First Option Mortgage, LLC	Robert Rivera NMLS ID: 1194389	770-549-6258	brivera@myfirstoption.com
Gateway Mortgage, a division of Gateway First Bank	Shari Reeves NMLS ID: 415413	904-874-2205	shari.reeves@gatewayloan.com
Guaranteed Rate Affinity	Mark Zihmer NMLS ID: 795477	813-598-7815	mark.zihmer@grarate.com
Guild Mortgage Company LLC	Julieana Grandy NMLS ID: 179973	904-866-7050	julie.grandy@guildmortgage.net
Guild Mortgage Company LLC	Lisa Daniels NMLS ID: 453340	904-219-1417	lisa.daniels@guildmortgage.net
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Guild Mortgage Company LLC	Korey Reliford NMLS ID: 1633354	720-284-8074	kreliford@guildmortgage.net
Homeowners Financial Group USA, LLC	Ivette Bierly NMLS ID: 202971	623-203-1986	ibierly@premiermtg.com



Homeowners Financial Group USA, LLC	Rachelle Coffey NMLS ID: 203664	480-305-8581	Rachelle@homeownersfg.com
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My Mortgage, Inc.	Yaikiel Gonzalez Perez NMLS ID:1968204	813-727-5770	ygonzalez@mmi.biz
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NOVA Financial & Investment Corp.	Jeanne Brown NMLS ID:1427985	602-385-6634	jeanne.brown@novahomeloans.com



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Paramount Residential Mortgage Group, Inc.	Jeryl Beers NMLS ID: 378174	951-278-0000	jbeers@prmg.net
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PrimeLending, a Plains Capital Company	Shannon Vardis NMLS ID: 1875307	904-394-1419	shannon.vardis@primelending.com
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SecurityNational Mortgage Company	Maria Estela Moreno NMLS ID: 630321	623-640-8314	Maria.Moreno@snmc.com
SecurityNational Mortgage Company	Martha Lorena Rodriguez NMLS ID: 989918	623-326-7518	martha.rodriguez@snmc.com



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SecurityNational Mortgage Company	Miguel Godoy Diaz NMLS ID: 834615	602-423-1956	miguel.diaz@snmc.com
Synovus Bank	Patti Myer NMID ID: 437137	727-423-8447	pattimyrs@synovusmortgage.com
Synovus Bank	Robyn Fiel NMLS ID: 437132	727-642-8283	robynfel@synovus.com
Waterstone Mortgage Corporation	Nathan Jensen NMLS ID: 332253	480-635-3072	njensen@waterstonemortgage.com



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