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Attn: any buyer

### HOMEOWNERSHIP PROGRAMS

#### First Time Homebuyer Program

Florida Housing's First Time Homebuyer (FTHB) program offers 30-year, fixed-rate first mortgage loans originated by trained and approved lenders throughout the State of Florida. The program is offered to all borrowers who meet income, purchase price and other program guidelines, and can otherwise qualify for a loan. Borrowers who qualify for this first mortgage program are automatically qualified for one of Florida Housing's down payment assistance programs.

#### Down Payment Assistance Programs

In an effort to assist low- to moderate-income individuals achieve homeownership, the FTHB program offers borrowers an assortment of down payment assistance options. The assistance comes in the form of a grant, or a 0% interest or low, fixed-rate second mortgage. Only one Florida Housing down payment program can be used by the borrower and only in conjunction with the FTHB program first mortgage products.

##### • Florida Assist Program

Up to \$7,500 is available through the HAP to assist first time homebuyers with down payment and closing costs. HAP loans are 0% interest, non-amortizing second mortgage loans, which means the homebuyer does not make any monthly payments. Instead, the loan is repaid if the homebuyer sells the home, transfers ownership, satisfies or refinances the first mortgage, or ceases to occupy the home. This program targets applicants whose incomes are at or below 100% of the area median income (AMI), adjusted for family size.

##### • Homeownership Assistance for Moderate Income (HAMI)

Up to \$5,000 is available to assist first time homebuyers with down payment and closing costs through the HAMI program. This program enables borrowers with moderate incomes to receive down payment and closing cost assistance. Unlike the HAP, HAMI is an amortized loan that is offered at a low, fixed interest rate with level monthly payments for a 10-year term. First time homebuyers may be eligible for this loan if their incomes exceed the limits of the HAP, but do not exceed the maximum annual income limits for the FTHB program.

#### Homeownership Pool Program

Florida Housing's Homeownership Pool (HOP) program is designed to be a non-competitive and ongoing program, with developers reserving funds for eligible homebuyers to provide down payment assistance on a first-come, first-served basis.

#### Eligible Participants

• **Developers:** The HOP program is available to non-profit and for-profit organizations, Community Housing Development Organizations (CHDOs), and counties and eligible municipalities that are recipients of SHIP funding and United States Department of Agriculture - Rural Development (USDA-RD) funding.

HOP funds are available for use in conjunction with new construction, and also may be used in conjunction with substantial rehabilitation by eligible local governments that are recipients of SHIP funding.

• **Homebuyers:** Eligible homebuyers are those whose adjusted income does not exceed 80% AMI. Through this program, they can receive a 0% deferred second mortgage loan for the lesser of 25% of the purchase price of the home or \$70,000, or the amount necessary to meet underwriting criteria (with the exception of eligible homebuyers with disabilities and eligible homebuyers at 50% AMI or below, who may receive the lesser of up to 35% of the purchase price or \$80,000).

Best regards, MGRM, mr. Vladimir Gil  
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### Subsidiaries

For more information contact MGRM, mr. Vladimir Gil

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