

FLORIDA'S HOMETOWN HEROES PROGRAM

COMING: AUGUST 18TH, 2025

PROGRAM HIGHLIGHTS

Eligibility	<ul style="list-style-type: none">• Full-time employment• Must work for a Florida-based employer• Must be a first-time homebuyer purchasing a primary residence
Loan Types	<ul style="list-style-type: none">• Conventional, FHA, VA, USDA loans
Interest Rate	<ul style="list-style-type: none">• Minimum FICO score of 640 (varies by loan type)
Fees	<ul style="list-style-type: none">• Reduced upfront fees; no origination or discount points
Assistance Amount	Up to 5% of the total first mortgage loan amount <ul style="list-style-type: none">• Min: \$10,000• Max: \$35,000
Usage of Assistance	<ul style="list-style-type: none">• For down payment and closing costs
Assistance Type	<ul style="list-style-type: none">• 0% interest, non-amortizing, 30-year deferred second mortgage
Repayment Terms	<ul style="list-style-type: none">• Full repayment due upon sale, refinance, deed transfer, or when the home is no longer the borrower's primary residence
Forgiveness	<ul style="list-style-type: none">• The second mortgage is not forgivable
Occupancy Requirement	<ul style="list-style-type: none">• Must live in the home as primary residence

ELIGIBLE OCCUPATIONS

Healthcare Workers	<ul style="list-style-type: none">• Registered Nurse (RN), CNA, LPN, APRN, Nurse Anesthetist, Medical Assistants, Radiology/X-ray/CT/Surgical Techs, Therapists (Physical, Respiratory, Speech), Sonographers
Mental Health Workers	<ul style="list-style-type: none">• Psychologist, Psychiatrist, Social Worker, Behavioral Health Specialist/Tech, Case Manager, Mental Health Therapist
Physicians & Dentists	<ul style="list-style-type: none">• Physician, Dentist, Physician Assistant, Pharmacist, Anesthesiologist, Dental Hygienist, Nuclear Pharmacist
School Staff	<ul style="list-style-type: none">• Classroom Teacher, Principal, Librarian, Food Service Staff, School Counselor, Teacher Aide, Janitorial/Maintenance Staff
First Responders	<ul style="list-style-type: none">• EMT, Paramedic, Firefighter
Public Safety Workers	<ul style="list-style-type: none">• 911 Dispatcher, Correctional Officer, Juvenile Detention/Probation Officer, Sworn Law Enforcement Officer (local/state/federal)
Court Employees	<ul style="list-style-type: none">• 0% interest, non-amortizing, 30-year deferred second mortgage
Childcare Workers	<ul style="list-style-type: none">• Any staff employed by licensed or registered childcare facilities or home daycares
Military & Veterans	<ul style="list-style-type: none">• Active-duty and reserve members of the U.S. military (all branches incl. Coast Guard & FL National Guard)• Veterans (honorably discharged) employed full-time in FL

DON'T WAIT, GET PRE-APPROVED NOW SO YOU'RE READY !



CALL TODAY FOR DETAILS!

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SCAN NOW!



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