Housing Finance Authority of Pinellas County
First-time Homebuyer Home Key 1st Mortgage
Effective August 14, 2019—Subject to Change

The Housing Finance Authority of Pinellas County First-time Homebuyer Program could be your key to achieving the American dream. If you have never owned a home, have not owned a home in the past three years, or are a veteran, you may qualify. Current interest rate on FHA, VA, and RD is 4.25% and for the Freddie Mac HFA Advantage Conventional program it is 4.5%

Down payment and closing cost assistance is available with a Home Key Plus 2nd Mortgage. This is a limited time offer.

Get started by taking the Homebuyer Education class. Then contact a lender from the Approved Lender List to assist you in making your dreams come true.

Minimum FICO for Government loans is 660, for Freddie Mac 640. Borrowers using the Freddie Mac program who are <80% AMI may receive a grant of $1,500 those <50% AMI may receive a grant of $2,500.

PINELLAS AND PASCO COUNTY HOME KEY 1ST MORTGAGE INCOME LIMITS
Maximum Non-Target Area Income: 1-2 family members=$68,811 3+ family members=$79,133
Maximum Target Area* Income: 1-2 family members=$80,280 3+ family members=$93,660
Maximum purchase price non-Target Area=$283,348. Maximum purchase price Target Area=$346,315.
*See website for Target Area census tracts.

POLK COUNTY HOME KEY 1ST MORTGAGE INCOME LIMITS
Maximum Non-Target Area Income: 1-2 family members=$69,840 3+ family members=$81,134
Maximum Target Area* Income: 1-2 family members=$78,120 3+ family members=$91,140
Maximum purchase price non-Target Area=$283,348. Maximum purchase price Target Area=$346,315.
*See website for Target Area census tracts.

HOME KEY PLUS DOWN PAYMENT ASSISTANCE ALL COUNTIES
This down payment and closing cost assistance program is a deferred, non-amortizing, 0% interest, second mortgage that is repayable when borrowers sell or refinance the property, satisfy the first mortgage, rent or no longer occupy the property as a primary residence. $7,500.

COMMUNITY HEROES PROGRAM
This program is designed to work through Federal Home Loan Bank of Atlanta's shareholders to assist in the revitalization and stabilization of local communities with a primary focus on encouraging home purchases. All full-time pre-kindergarten through 12th grade public and charter school teachers, law enforcement officers, firefighters, EMT's, certified first responders, and paramedics earning from 80.01% to 120% of area median income, not to exceed the limits above.

In addition to down payment assistance provided by the Housing Finance Authority, qualifying Community Heroes will receive a $2,500 forgivable grant at closing to assist with down payment and closing costs. Please contact one of the following lenders:

Linda Kemp—Raymond James Bank—727.567.2568
Diana Schwarz—First Home Bank—727.399.5634
Tammy Acker—Center State Bank—727.409.2847
Mike Huffman—Raymond James Bank—727.567.1901
Wayne McKenney—First Home Bank—813.767.4682
Ruth Principe—Synovus Mortgage Corp—813.440.7377

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Income Limits Pinellas and Pasco</th>
<th>Income Limits Polk</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>$37,520 - $56,280</td>
<td>$36,450 - $54,673</td>
</tr>
<tr>
<td>2</td>
<td>$42,880 - $64,320</td>
<td>$41,650 - $62,475</td>
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<tr>
<td>3</td>
<td>$48,240 - $72,360</td>
<td>$46,850 - $70,275</td>
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<tr>
<td>4</td>
<td>$53,520 - $79,133</td>
<td>$52,100 - $78,150</td>
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<tr>
<td>5</td>
<td>$57,840 - $79,133</td>
<td>$56,250 - $81,134</td>
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<tr>
<td>6</td>
<td>$62,160 - $79,133</td>
<td>$60,400 - $81,134</td>
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<tr>
<td>7</td>
<td>$66,400 - $79,133</td>
<td>$64,600 - $81,134</td>
</tr>
<tr>
<td>8</td>
<td>$70,720 - $79,133</td>
<td>$68,750 - $81,134</td>
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*Income limits are subject to change as new data is published by HUD.