

## PARTICIPATING LENDERS

**Bank of America** (Low Rate Option only)

(904) 987-8417

(904) 260-6885

**Countrywide Home Loans**

(904) 543-2700

(904) 448-9330

(904) 641-1954

(866) 303-9839

**CTX Mortgage Company LLC**

(904) 394-1428

**DHI Mortgage**

(904) 538-3840

**First Bank Mortgage**

(904) 733-0010

**National City Mortgage**

(904) 821-4700

**MHi Mortgage**

(904) 380-8655

**Peoples First Community Bank**

(904) 538-8042

**Wells Fargo Home Mortgage**

(904) 543-2780

(904) 908-9400

Presented by the Jacksonville Housing Finance Authority

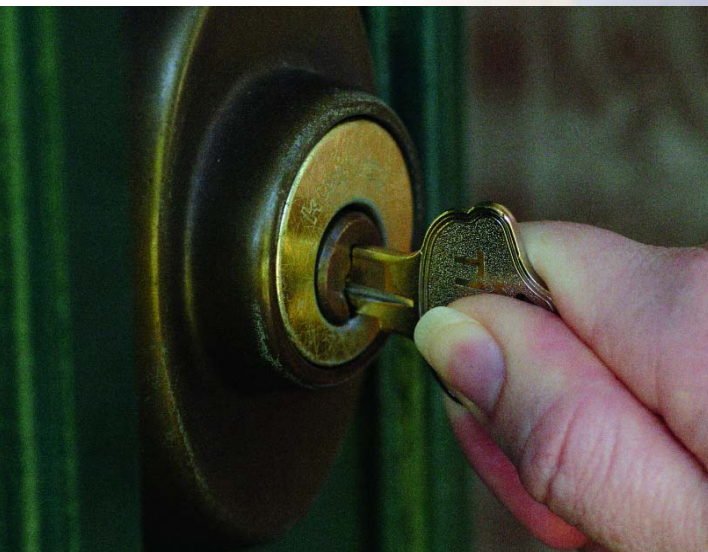
# Opening Doors to Home Ownership

A Workforce Housing Program  
for First-Time Buyers  
Fixed Rate, Low-Interest  
Mortgages

*Jacksonville*  
Where Florida Begins.

The Jacksonville Housing Finance Authority  
is designed to provide funds to support  
the development of housing for  
low-to moderate-income families.

(904) 588-0172 or [www.coj.net](http://www.coj.net)





## Workforce Housing Program

The Jacksonville Housing Finance Authority (JHFA) is partnering with local lenders to provide financial assistance to moderate-income working professionals who are buying a home in Duval County.

### Qualifying

Individuals or families must meet income, credit and residency requirements and must be first-time homebuyers or have not had ownership in a principal residence within the preceding three years. You must live in any home bought through this program. Call any participating lender listed in this brochure for complete details.

### Low-interest Loan Options

First-time homebuyers can benefit from two loan types at fixed interest rates:

#### 80/20 Option

- 5.6 percent on the 1st mortgage
- Up to 3 percent on the 2nd mortgage

#### Low Rate Option

- 5.6 percent

Both options are 30-year mortgages. Contact any of the participating lenders listed in this brochure for more details. The borrower is responsible for paying all closing costs, which may consist of a gift but must include at least \$1,000 of the borrower's funds.

### Want To Get Started?

Call any of the participating lenders and ask about the City of Jacksonville's Bond Program or Workforce Housing Assistance Program. You need not have a house selected to get started. The lender can tell you how much of a mortgage you can afford and discuss other home buying details.



### What are the Income Limits?

Your annual household income will affect qualifying. Income limits vary, depending on family size and home location and whether the home is within a federally-designated Target Area. Consult your lender for more details about Target Areas.

#### Non-Target Area

Household Size	Income Limit	Home Price Limit
1-2 persons	\$60,300	\$247,500
3 or more persons	\$69,350	\$247,500

#### Target Area\*

Household Size	Income Limit	Home Price Limit
1-2 persons	\$72,360	\$302,500
3 or more persons	\$84,420	\$302,500

\* The first-time home buyer requirement is not applicable to loans made in Targeted Areas.