



*Escambia County*  
**Housing Finance Authority**  
*serving 1st time homebuyers since 1982!*

**DOWN PAYMENT AND  
CLOSING COST ASSISTANCE  
AVAILABLE**

**PROVIDED BY THE  
BOARD OF COUNTY COMMISSIONERS OF  
ESCAMBIA and SANTA ROSA COUNTIES**

### Program Highlights:

- ♦ **FHA-insured, VA-guaranteed or USDA-RD 30-Year Fixed Rate Mortgages (ECHFA Mortgage).** For current rates, see [www.escambiahfa.com](http://www.escambiahfa.com)
- ♦ **Classic DPA Option offers up to \$10,000**
- ♦ **Discount/Origination Fee any combination not to exceed 1% of the principal loan amount**
- ♦ **Continuous Funding**
- ♦ **NO Doc Stamp Fee**
- ♦ **Mortgage Credit Certificate eligible**

### What Home Qualifies?

The single family home may be attached or detached, a condominium, townhome or PUD. Home must be located within Alachua, Bay, Bradford, **Escambia**, Franklin, Gadsden, Gulf, Hernando, Indian River, Jackson, Jefferson, Leon, Madison, Marion, Martin, Okaloosa, **Santa Rosa**, St. Lucie, Taylor, Wakulla or Walton Counties. The maximum purchase price of a new or existing home in Escambia and Santa Rosa can not exceed **\$544,232** or **\$665,173** if purchasing in a targeted area (varies per County, see map on website).

### Who Qualifies?

- ♦ Borrowers must be first-time homebuyers. A first-time homebuyer is someone who has not had an ownership interest in a principal residence during the past three years. Some exceptions apply. (see our website)
- ♦ Borrowers must meet normal mortgage requirements to demonstrate credit worthiness. Borrowers must have a minimum FICO score of 640 for FHA, USDA-RD and VA Loans to participate.
- ♦ Borrowers must occupy the purchased home as their principal residence.
- ♦ Qualified Veterans and homebuyers purchasing in a designated targeted area do not need to be first time homebuyers.
- ♦ Maximum Household income range from the following limits (varies per County, see map on website)

**Escambia & Santa Rosa Counties**  
**Maximum Income Limits**  
**(varies per County, see website)**

#### **Non-Targeted Areas:**

Family of 1-2: \$100,200  
Family of 3 +: \$115,230

#### **Targeted Areas:**

Family of 1-2: \$120,240  
Family of 3 +: \$140,280

### Down Payment & Closing Cost Assistance

- ♦ **Classic DPA Option:** The Authority will provide a 0% non-amortizing 30-Year Deferred Second Mortgage up to **\$10,000\***, which is not forgivable. and becomes due when the first mortgage is satisfied or upon sale, transfer, rental or disposition of property.
- ♦ Maximum income and purchase price limits are the same as the limits for First Mortgage Loans.
- ♦ The down payment assistance proceeds may be used for any eligible use associated with the Mortgage Loan closing process, including but not limited to, closing costs, Lender fees, Servicer fees, pre-pays, mortgage insurance premiums, discounts and the reimbursements of earnest money and pre-close fees, such as credit report and appraisal fees. There is no cash back to the borrower.

Rev. 6-16-2025

### Questions?

If you have questions please contact the Escambia County Housing Finance Authority at **(800) 388-1970** or **(850) 432-7077** or visit [www.escambiahfa.com](http://www.escambiahfa.com)

\*Participating Lenders will provide specific APR information as required by law. Mortgage Rate/APR and DPA Amount may be reset periodically based on market conditions. The Issuer reserves the right to modify terms of the Program at any time.



# Ready to Buy Your First Home?

Ask about our **NEW** Down Payment Assistance Options!



Escambia County Housing Finance Authority



**For Eligible  
First Time  
Homebuyers!**

**Down Payment  
and Closing Cost  
Assistance\***

**Not Owned a Home in the Last 3 Years?  
You May Qualify!**

**800-388-1970 • 850-432-7077**



We are a governmental agency under FL Statutes §159.  
We are not a mortgage company.

[www.escambiahfa.com](http://www.escambiahfa.com)



Participating lenders will provide specific APR information as requested by law.  
\*Down payment assistance is subject to change based on market conditions.



## ESCAMBIA & SANTA ROSA COUNTIES PARTICIPATING LENDERS

### Bayshore Mortgage Funding, LLC\*

Rod Swan (301)788-9395

Joshua Perrera (443)678-3759

### Centennial Bank

Diana Blanchard (850) 255-3215

### City First Mortgage:

Christy Hembree (850) 287-3814

### Cadence Bank

Heather Bookout (601) 596-4750

### Fairway Independent Mortgage\*

Benita Glenn (850) 232-5578

Laura Gilmore (850) 477-5999

### FBC Mortgage

Shevlin Locklin (850) 450-5788

### Guild Mortgage\*

Christina Giese (850) 450-1757

Roxanne Brooks (850) 741-1593

James Coleman (850) 380-6025

Shellie Isakson-Smith (850) 232-3224

Craig Pitts (850) 208-8193

Julie Smith (850) 501-5851

Jason Weber (850) 529-2828

Priscilla Jones (251) 978-6663

Aidan Witt (850) 791-0515

LaTonya Woods (228) 822-4571

Margaret Reid (251) 800-1899

Jannine Bielsech (480) 327-4605

### Hancock Whitney Bank\*

### loanDepot.com, LLC\*

### Mortgage Financial Group\*

Gregory Godin (352) 269-8304

### NOLA Lending

Kimberly Moorer (850) 898-9362

### PrimeLending

Jeanine Fowler (251) 504-9525

### Synovus Bank\*

Alicia Lipsmeyer (850) 462-6905

Tracey McClurd (850) 450-9942

Lisa Hudson (850) 436-7842

### University Bank

Marty Rich (850) 912-8002

Donna Smith (850) 221-5555

Stacy Wright (850) 621-3269

Katrina Hokkanen (850) 240-1411

Krystina Friedl (850) 912-8002

Jennifer Berube (850) 450-0332

Ann-Marie Trickey (850) 723-8069

Tracy Frick (850) 637-6060

Kim Strickler (850) 516-1250

\* Mortgage Credit Certificate Lender