

FL STATE BOND MONEY PROGRAM

Brought to you by:

MORTGAGE1ONE

Affiliate of First National Bank & Trust



- * Available with VA, Rural Development, & My Community Buyer Programs
- * No Mortgage Intangible Tax charged or Mortgage Deed Stamps
- * Seller MUST pay the Deed Doc Stamps
- * \$225 Bond Application Fee
- * **NO Points, NO Origination Fees!**
- * **Reimbursed Recapture Tax!**

Rate and Program Options:

Florida First & Florida 40:

5.99% 30-Year
OR
6.09% 40-Year

*May use one of the second mortgage options below

Florida Plus:

6.55%
30-Year Fixed

*Automatic 4% of the loan applied for costs. Not a second mortgage, built into the loan

*No cash-back allowed

Florida Heroes:

5.74%
30-Year fixed

*For school employees, law enforcement or fire dept., employee of a hospital or nursing home or rehabilitation center, or Military or Veteran

*May use one of second mortgage options below

Down Payment & Closing Cost Assistance Programs:

FL Assist:

*Up to \$10,000

*Payback deferred until home is sold or deed transferred

*Income Limits Apply, depending upon # in household

HAMI:

*Up to \$5,000 for assistance, paid back over 10 years at a rate of 5.00%

No other income limits (outside of initial program limitations)

- * State Bond rates change with the market and are not guaranteed until funds are reserved
- * All Bond programs are subject to credit approval as well as meeting income restrictions

CALL:



Amy Liggett

"Your Lender For Life"

850-428-2473



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