



Homebridge®

I CAN HELP YOU GET THE REWARD YOU DESERVE

If you or someone you know is a local hero, I now have a program to help you save when buying, selling, or refinancing a home. Frontline community workers such as law enforcement officers, firefighters, educators, healthcare professionals, childcare employees, and active military or veterans are eligible for affordable homeownership assistance through the Florida Hometown Heroes Housing Program.

This program provides down payment and closing cost assistance to first-time, income-qualified homebuyers so they can purchase a primary residence in the community in which they work and serve. The Hometown Heroes Program also offers a lower first mortgage rate and additional special benefits to those who have served and continue to serve.

SOME OF THE PROGRAM DETAILS:

- Lower than market rates on an FHA, VA, RD, Fannie Mae or Freddie Mac first mortgage, reduced upfront fees, no origination points or discount points and down payment and closing cost assistance.
- Up to 5% of the first mortgage loan amount (maximum of \$25,000) in down payment and closing cost assistance.
- Down payment and closing cost assistance available in the form of a 0%, non-amortizing, 30-year deferred second mortgage.*

SOME OF THE ELIGIBLE OCCUPATIONS:

- Law Enforcement
- Firefighters
- Educators
- Healthcare Professionals
- Childcare Employees
- Active Duty Military and Veterans

Heroes aren't limited to the list above. Contact me to learn about the complete list of eligible heroes.

CONTACT ME TODAY AND I'LL HELP YOU GET YOUR REWARD!



JAMIE ZEITZ
MORTGAGE LOAN ORIGINATOR
RENOVATION SPECIALIST
NMLS #595812
(904) 710-1744
jzteam@homebridge.com
www.GoJZteam.com



BARBARA SISTUNK
REAL ESTATE BROKER/OWNER
(904) 571-3102
sistrunkb71@gmail.com
www.basistrealty.com



*This second mortgage becomes due and payable, in full, upon sale of the property, refinancing of the first mortgage, transfer of deed or if the homeowner no longer occupies the property as his/her primary residence. The Florida Hometown Heroes loan is not forgivable.

Homebridge Financial Services, Inc.; Corporate NMLS ID #6521 (www.nmlsconsumeraccess.org); 194 Wood Avenue South, 9th Floor, Iselin, NJ 08830; (866) 933-6342. AZ Mortgage Banker License #922458; Licensed by the Dept. of Financial Protection and Innovation under the CA Residential Mortgage Lending Act; GA Residential Mortgage License #22495; MA Mortgage Lender/Broker License #MC6521; MO branch: 1116 Remington Plaza, Suite A, Raymore, MO 64083; Licensed by the NJ Dept. of Banking and Insurance; Licensed Mortgage Banker - NYS Dept. of Financial Services, 152 Madison Ave., 23rd Floor, New York, NY 10016; RI Licensed Lender, RI Licensed Loan Broker; TX branch: 15601 Dallas Parkway, #900, Addison, TX 75001; WA Consumer Loan Company License #CL-6521. This is not an offer for extension of credit or a commitment to lend. Loans are currently being closed and committed at the expressed rates, however these rates may change or may not be available at the time of your interest rate lock-in, commitment or closing. All loans must satisfy company underwriting guidelines. Interest rates and Annual Percentage Rates (APRs) are: based on recent market rates, for informational purposes only, subject to change without notice and may be subject to pricing add-ons related to property type, loan amount, loan-to-value ratio, credit score and other factors. Terms and conditions apply. Additional loan programs may be available. Call for details. 04/22 (0522-11026)

