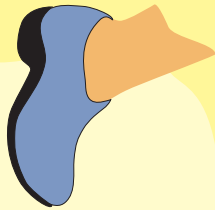


Step 2



Talk to a Lender

Contact one of the participating lenders in your area and discuss which program would be right for you. Also, ask about obtaining a pre-approval on your mortgage. The lender will be able to tell you how much of a mortgage you can afford. By being pre-approved for your mortgage you will save time and energy in your search for a home.

Participating Lenders

Pasco County

MARKET STREET MORTGAGE CORP.
9020 Rancho Del Rio Dr., #100
New Port Richey
Mary Anne Mansfield 727-376-5803

McCAUGHAN MORTGAGE CO.
221 Belcher Road, Clearwater
Ernie Baralt, Michael Baralt, William Baralt,
Sharon Johnson, Yan Li 727-797-0600

AMERICAN HOME MORTGAGE
6152 Ridge Road, Port Richey
Carol Lamb 727-859-0848

Pinellas County

MARKET STREET MORTGAGE CORP.
11701 Belcher Road, #110, Largo
Linda Kemp, Al Knighton, Cindy Walker,
C.J. Brown, Stacey Cropsey, Annie Garron,
Jerry Cobbe 727-539-8300

McCAUGHAN MORTGAGE CO.
221 Belcher Road, Clearwater
Ernie Baralt, Michael Baralt, William Baralt,
Sharon Johnson, Yan Li 727-797-0600

AMERICAN HOME MORTGAGE
6001 12th Way N., St. Petersburg
Donna Dalton 727-521-0812, 800-874-9009

2515 Countryside Blvd., #H, Clearwater
Betty Ritchie 727-726-8515

Polk County

AMERICAN HOME MORTGAGE
601 S. Florida Ave. #1, Lakeland
Al Reese 863-688-0066

Step 3



Consider Rates and Mortgage Options

Home Key

First-time homebuyers can benefit from a low interest rate on mortgages to families or individuals with incomes at or below the limits of:

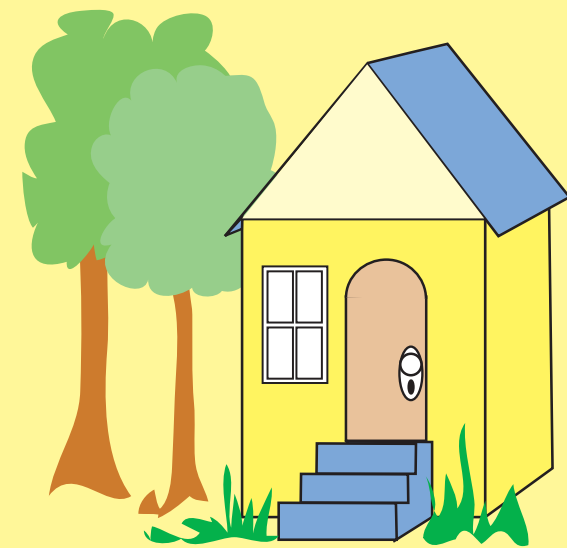
1-2 persons	\$52,150
3 or more	\$60,432

Home Key Plus

The Home Key Plus is only available to families in Pinellas and Pasco Counties. This program helps low income families purchase their first home through a reduced mortgage rate. Attending an approved Homebuyer Education class is required before closing.

Home Key 2nd

The Home Key 2nd allows you to borrow the money you need for either the down payment or closing costs and gives you 30 years to repay it.



2005-A First-Time Homebuyer Programs

Purchase Price Limits \$204,432

Home Key

Rate: 5.40%

Household Size	Income Limits
1-2 persons	\$52,150
3 or more	\$60,432

Home Key Plus

Rate: 4.99%

Household Size	Income Limits
1 person	1 - \$29,250
2 persons	2 - \$33,400
3 persons	3 - \$37,600
4 persons	4 - \$41,750

All three options have income and purchase price requirements. Mortgage loans are fully amortized over a 30-year term. All homes financed must be the primary residence of the owner/occupant.





**Housing Finance Authority of
Pinellas County**

Board Members

Rodney Fischer, Chairman

Tasker Beal, Jr., Vice-Chairman

Mark Mahaffey, Secretary/Treasurer

June Cullen, Assistant Secretary

Norris Counts, Assistant Secretary

1-800-806-5154

www.pinellascounty.org

The Housing Finance Authority of Pinellas County also has special products for teachers, buyers with good credit but a limited history and for those who wish to purchase and renovate a home. For information, talk to a participating lender.



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Getting Started

Congratulations! You've decided to purchase your first home, a decision you've probably thought about for a long time. The Housing Finance Authority of Pinellas County can provide you with the Key to Home Ownership. There are different paths to choose, depending on your income and need for down payment assistance. All will lead to the same destination: a home of your own!



Who can use these programs?

You must be a first-time homebuyer, or you cannot have owned a home, either jointly or individually, in the last three years that is considered your primary residence. Also, you must live in any home bought through these programs. Consult your lender for more information.



Get The Knowledge You Need

Your first step should be to attend a free Homebuyer Education class offered by Pinellas, Pasco and Polk Counties. You'll learn how to avoid costly mistakes when purchasing your first home, how to save on energy costs, how much house you can afford and more. (Attending a class is a requirement for the Home Key Plus purchase option.) Call one of the groups below to register for the next class:

Pinellas County

Consumer Credit Counseling
1-800-720-9537
www.payoffdebt.org

Community Service Foundation
727-461-0618
www.csfhome.org

Tampa Bay Community Development Corp.
727-442-7075
www.tampabaycdc.org

Clearwater Neighborhood
Housing Services
727-442-4155

Pasco County

Consumer Credit Counseling
1-800-720-9537
www.payoffdebt.org

Polk County

USDA, Rural Development
863-533-2051, ext. 4
Keystone Challenge Fund
863-682-1025

Read on for the next step!