Florida Housing Recognizes Top Lenders at its 2009 Lender Appreciation Awards Dinner

On Friday, June 12, Florida Housing Finance Corporation (Florida Housing) hosted the Sixth Annual Lender Appreciation Awards Dinner in Orlando. The event—held at the famed Peabody Hotel Orlando—drew nearly 150 lenders, Realtors, developers, non-profit representatives, elected officials, and other housing providers and advocates to honor the top-producing lenders for the state’s First Time Homebuyer Program.

In addition to the awards presentation, Florida Housing Executive Director Steve Auger took a few moments to offer encouraging words to those committed to helping families purchase their first homes.

“The recession and global economic turmoil has challenged all of us and made it much more difficult to serve first-time homebuyers in Florida,” he said. “However, we want all of you to know that Florida Housing has conservatively managed its resources and stands ready to continue its mission to provide both first mortgages and down payment assistance to borrowers through the First Time Homebuyer Program.”

Also, Florida Housing took the opportunity to thank both the Federal Housing Administration (FHA) and the Florida Association of Realtors (FAR), each of which received the Platinum Partnership Award for their strong partnerships with us during the past year.

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Pat Gaver, BB&T, receives a Platinum Loan Officer Award from David Westcott, Director of Homeownership Programs, and Jennel Johnson, Program Analyst.

Grandmother Receives the ‘Gift of a Lifetime’

First time homebuyer Sarah Cannida with Steve Jones of Hope Homes.

First time homeownership stories never get old. Each one is just as exciting as the last. This story is no exception.

Sarah Cannida, a grandmother of four, recently bought her first home using Florida Housing’s “Florida Assist” program. “There were so many pieces to the homebuyer process,” she said. “I knew from the very beginning that Lois [her lender] was going to be a friend of mine forever. She answered all my questions.”

Lois Healy-Sparks with BB&T in Fort Myers helped Cannida purchase her new home. “The process for Sarah was exciting and confusing all at the same time because Sarah had never owned a home before and always wanted to,” Healy-Sparks said. “So, as her home was being built, I explained the whole process to her and helped her understand why we ask for certain documents, and the whole loan process.”

The homebuying process actually started out as a goal for Cannida’s daughter a few years ago. However, her daughter passed away before reaching that goal, thereby, leaving Cannida with four grandchildren to raise and her daughter’s dream of wanting to own a home to fulfill. Cannida set out to do just that for her grandchildren, and for her daughter.

“Sarah’s daughter passed away leaving Sarah to raise her three [grandchildren] children,” Healy-Sparks said. “Sarah’s daughter always wanted a home for her children and was never able to provide that. Sarah had never owned a home either and, usually, worked two jobs to keep the family together. Through Florida Housing’s bond program and the State Housing Initiatives Partnership (SHIP) program, we were able to have Sarah own the home of her dreams on the street that she wanted to live on, thus fulfilling a lifelong dream for her and her daughter, and her daughter’s children.”

BB&T, the City of Fort Myers SHIP office, and Steve Jones with Hope Homes made Cannida and her daughter’s dream come true; on June 19, 2009, she and her four grandchildren moved into their newly built three-bedroom/two-bathroom home with a two-car garage.

“This is something my daughter wanted for herself and her children. Grandma did it!” Cannida exclaimed.

For more information on Florida Housing’s homeownership programs, click on the First Time Homebuyer Wizard at www.floridahousing.org, or contact Single Family Program staff at (850) 488-4197.
From Homeless to a Place to Call Home

Walter Refour, a 77-year-old veteran, recently purchased a newly constructed home using Homeownership Opportunity Pool (HOP) program funds offered through Florida Housing. A native of Wewahitchka, Florida, he started the homebuying process in December 2008.

After serving in the military, Refour was homeless when he returned to Wewahitchka. He began looking for a home; as luck would have it, he contacted Joe Paul at Taunton Truss—a family-owned and operated business supplying affordable housing construction needs. Paul helped him get the process started; a veteran, himself, Paul made it his mission to help Refour get into a home.

Refour was able to achieve his dream of purchasing a newly constructed home using $61,200 in federal funds from the United State Department of Agriculture (USDA); $24,289 from the HOP program; and $17,500 in local funds from the Gulf County State Housing Initiatives Partnership (SHIP) program.

On July 28, Taunton Truss hosted a ribbon-cutting ceremony in Wewahitchka for Refour at his new home. “Construction is now complete and a true gentleman, Mr. Walter Refour, will soon become the proud owner of his very own home, thanks—in part—to the tireless efforts of Mr. Joe Paul,” said David Taunton, owner and founder of Taunton Truss. “However, this would not have been possible without government assistance in the form of USDA, HOP and SHIP.” Refour actually closed on his 900-square foot, two bedroom/one bathroom home July 31, which made it all official.

For more information on Florida Housing’s homeownership programs, contact Single Family Program staff at (850) 488-4197.

Florida Housing Recognizes Top Lenders (continued from cover)

LOAN OFFICER AWARDS

PLATINUM
PATRICK GAVER, BB & T
LISA HAND, Countrywide Home Loans
TERESA FRYE, SunTrust Bank
KAREN SKURLA, Regions Bank
ROBIN HEATH, Carolina First/Mercantile Bank
MOLLY COBERLY, Shelter Mtg LLC (HB)
LAURA WELLS, Peoples First Community Bank
MARY KEENE, SunTrust Bank

GOLD
JUANITA BILES, Bank of America
LYDIA MEDLEY, BB & T
JEFF LOWRY, Everbank
KATRINA JACKSON, SunTrust Bank
RONALD GELINAS, BB & T
MICHLE WELCH, Shelter Mtg LLC (HB)
MELODY KENNEDY, Wachovia

SILVER
SHIRLEY WARD, Everbank
CHRISTOPHER GOODMAN, Bank of America
VERONICA SYLVESTER, Bank of America
ARLENE NEWSON, National City Mortgage
SHANNON POHL, National City Mortgage
TINA HABHEGGER, Bank of America
LOIS HEALY-SPAARKS, Carolina First/Mercantile Bank
JOSEPH COUTURIER, SunTrust Bank
MELODY INGLE, Trustmark National Bank
KATZ KYLIE, Wachovia
LISA DANIELS, Wachovia
DANA KRIESE, Bank of America
ROBERT MANN, Peoples First Community Bank
MILDRED HERNANDEZ, SunTrust Bank

INSTITUTIONAL AWARDS - BEST PERFORMANCE

LOAN DELIVERY
Shelter Mtg LLC (HB)
Carolina First/Mercantile Bank
Watson Mortgage
Everbank
BB & T
Peoples First Community
National City Mortgage

LOAN PRODUCTION
SunTrust Bank
Bank of America
Wachovia
National City Mortgage
Peoples First Community
Regions Bank
BB & T

PURCHASED LOAN PERFORMANCE
SunTrust Bank
Shelter Mtg LLC (HB)
Peoples First Community
Carolina First/Mercantile Bank
Everbank
Bank of America
Watson Mortgage

* To view all of the 2009 Lender Awards Dinner photos CLICK HERE, or visit www.floridahousing.org/webdocs/SlideShows.
The Florida Homebuyer Opportunity Program (FL HOP)—created during the 2009 regular legislative session—provides $30 million in financial assistance to first-time homebuyers eligible to receive the federal first-time homebuyer tax credit established through the American Recovery and Reinvestment Act of 2009.

The FL HOP program will be administered through the State Housing Initiatives Partnership (SHIP) program; offices are located in all 67 counties and 53 Community Development Block Grant (CDBG) entitlement cities. Eligible FL HOP applicants can receive up to $8,000 in purchase assistance, which is expected to be repaid by the applicant upon receipt of his/her federal tax refund.

Interested persons should contact their local SHIP office for additional information and/or to apply for the program, or visit www.floridahousing.org and click the FL HOP icon.

**PROGRAM Updates**

Florida Housing continues to honor its commitment to have funds available for qualifying first-time homebuyers through the First Time Homebuyer (FTHB) program. In this uncertain market, Florida Housing’s program provides needed assistance to help eligible homebuyers achieve the “America Dream” of homeownership by offering low-cost 30-year, fixed-rate mortgages, coupled with down payment and closing cost assistance.

To help ensure that Florida Housing is providing this assistance to homebuyers who not only can complete the purchase process, but also maintain homeownership after the home is purchased, potential homebuyers must now have a minimum FICO score to participate in the FTHB program. Unlike many lenders that require a FICO score of 620 or higher, Florida Housing has established a modest 600 FICO (mid-score) requirement for borrowers using our programs. By requiring this minimum FICO score, Florida Housing is helping to decrease the instances of delinquency among borrowers, which benefits everyone.

Lenders may still continue to manually underwrite loans with no FICO score based upon Agency underwriting guidelines. Since loans that are manually underwritten are thoroughly scrutinized, this group of borrowers performs very well in terms of maintaining homeownership.

Florida Housing will continue to monitor loan performance and make necessary program adjustments, as needed.

**LEADING LENDERS & Lending Institutions**

Each quarter, Florida Housing congratulates top-producing lenders for the First Time Homebuyer Program. Based on various stages in the origination process, the second quarter leaders are:

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<th>Loan Officer</th>
<th>Leans Closed</th>
<th>Lending Institution</th>
<th>Lender</th>
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<tr>
<td>Kim Saunders</td>
<td>16</td>
<td>Colonial Bank</td>
<td>Bank of America</td>
<td>78</td>
</tr>
<tr>
<td>Michelle Dauria</td>
<td>16</td>
<td>Colonial Bank</td>
<td>Fifth Third Bank</td>
<td>36</td>
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<tr>
<td>Mary Keene</td>
<td>11</td>
<td>SunTrust Mortgage</td>
<td>SunTrust Bank</td>
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**REaltor Corner**

Attention Realtor Associations! If you are interested in attending or hosting a Florida Housing Realtor Continuing Education (CE) course, contact Natalyne Zanders at Florida Housing. Licensed Florida Realtors will receive three (3) CE credits for completion of the course.

The Realtor CE Course, titled “Affordable Housing Solutions: What Every Realtor Should Know,” is offered in partnership with various Realtor associations throughout the state. For more information on the course, visit www.floridahousing.org/Home/HousingPartners/RealtorPage/RealtorTrainingSchedule.htm.

To schedule your training today contact Natalyne Zanders may be reached at (850) 488-4197 or via e-mail at natalyne.zanders@floridahousing.org.

**Upcoming Events**

**August 22, 2011**

Realtor Training
Florida Association of Realtors
Orlando
9:00 a.m. to noon

**September 2, 2011**

Realtor Training
Realtor Association of Greater Ft. Lauderdale
9:00 a.m. to noon

**Important Resources & Links**

1) For more information on Florida Housing’s First Time Homebuyer Program, visit www.floridahousing.org.

2) To become a participating lender, visit www.floridahousing.org; click on Housing Partners, then click Lenders.

3) For complete Bond Program Training at no cost to you or your institution, contact Pat Denihan, eHousing Plus, at (954) 430-6072.

4) For flyers and other promotional materials to distribute to potential clients, contact Natalyne Zanders via e-mail at natalyne.zanders@floridahousing.org. Please specify your quantity and preferred language (English or Spanish).

5) For Florida Housing’s SHIP Program Directory, visit www.floridahousing.org; click on Housing Partners, and then click on Local Governments (SHIP).