

FEDERAL DEPOSIT INSURANCE CORPORATION

Effective: 12/1/2011

STATE:FLORIDA

----- A D J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Cape Coral-Fort Myers, FL MSA								
VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
65% LIMITS	25950	29650	33350	37050	40050	43000	45950	48950
LOW INCOME	31950	36500	41050	45600	49250	52900	56550	60200
M_F TRANSITION INCOM	44730	51100	57470	63840	68950	74060	79170	84280
115% LIMITS	45900	52450	59000	65550	70800	76050	81300	86550
Crestview-Fort Walton Beach-Destin, FL MSA								
VERY LOW INCOME	23950	27400	30800	34200	36950	39700	42450	45150
65% LIMITS	31150	35600	40050	44450	48050	51600	55150	58700
LOW INCOME	38300	43800	49250	54700	59100	63500	67850	72250
M_F TRANSITION INCOM	53620	61320	68950	76580	82740	88900	94990	101150
115% LIMITS	55100	62950	70800	78650	84950	91250	97550	103850
Deltona-Daytona Beach-Ormond Beach, FL MSA								
VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250
65% LIMITS	26400	30150	33900	37650	40700	43700	46700	49700
LOW INCOME	32450	37050	41700	46300	50050	53750	57450	61150
M_F TRANSITION INCOM	45430	51870	58380	64820	70070	75250	80430	85610
115% LIMITS	46600	53250	59900	66550	71900	77200	82550	87850
Gainesville, FL MSA								
VERY LOW INCOME	19500	22250	25050	27800	30050	32250	34500	36700
65% LIMITS	25350	28950	32550	36150	39050	41950	44850	47750
LOW INCOME	31150	35600	40050	44500	48100	51650	55200	58750
M_F TRANSITION INCOM	43610	49840	56070	62300	67340	72310	77280	82250
115% LIMITS	44800	51200	57600	63950	69100	74200	79300	84450
Jacksonville, FL MSA								
Baker County, FL HUD Metro FMR Area								
VERY LOW INCOME	20400	23300	26200	29100	31450	33800	36100	38450
65% LIMITS	26500	30300	34100	37850	40900	43950	46950	50000
LOW INCOME	32600	37250	41900	46550	50300	54000	57750	61450
M_F TRANSITION INCOM	45640	52150	58660	65170	70420	75600	80850	86030
115% LIMITS	46850	53550	60250	66900	72300	77650	83000	88350
Jacksonville, FL HUD Metro FMR Area								
VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450
65% LIMITS	30650	35000	39400	43750	47250	50750	54250	57750
LOW INCOME	37700	43100	48500	53850	58200	62500	66800	71100
M_F TRANSITION INCOM	52780	60340	67900	75390	81480	87500	93520	99540
115% LIMITS	54200	61950	69700	77400	83600	89800	96000	102200
Lakeland-Winter Haven, FL MSA								
VERY LOW INCOME	19100	21800	24550	27250	29450	31650	33800	36000
65% LIMITS	24850	28400	31950	35450	38300	41150	44000	46800
LOW INCOME	30550	34900	39250	43600	47100	50600	54100	57600
M_F TRANSITION INCOM	42770	48860	54950	61040	65940	70840	75740	80640
115% LIMITS	43900	50200	56450	62700	67750	72750	77750	82800

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P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Miami-Fort Lauderdale-Pompano Beach, FL MSA								
Fort Lauderdale, FL HUD Metro FMR Area								
VERY LOW INCOME	25100	28650	32250	35800	38700	41550	44400	47300
65% LIMITS	32600	37250	41900	46550	50300	54000	57750	61450
LOW INCOME	40150	45850	51600	57300	61900	66500	71100	75650
M_F TRANSITION INCOM	56210	64190	72240	80220	86660	93100	99540	105910
115% LIMITS	57650	65900	74150	82350	88950	95550	102150	108750
Miami-Miami Beach-Kendall, FL HUD Metro FMR Area								
VERY LOW INCOME	23000	26250	29550	32800	35450	38050	40700	43300
65% LIMITS	29900	34150	38400	42650	46100	49500	52900	56300
LOW INCOME	36750	42000	47250	52500	56700	60900	65100	69300
M_F TRANSITION INCOM	51450	58800	66150	73500	79380	85260	91140	97020
115% LIMITS	52850	60400	67950	75450	81500	87550	93600	99600
West Palm Beach-Boca Raton, FL HUD Metro FMR Area								
VERY LOW INCOME	25350	28950	32550	36150	39050	41950	44850	47750
65% LIMITS	32900	37600	42300	47000	50800	54550	58300	62050
LOW INCOME	40550	46350	52150	57900	62550	67200	71800	76450
M_F TRANSITION INCOM	56770	64890	73010	81060	87570	94080	100520	107030
115% LIMITS	58300	66600	74950	83250	89950	96600	103250	109900
Naples-Marco Island, FL MSA								
VERY LOW INCOME	25500	29150	32800	36400	39350	42250	45150	48050
65% LIMITS	33150	37850	42600	47300	51100	54900	58700	62450
LOW INCOME	40800	46600	52450	58250	62950	67600	72250	76900
M_F TRANSITION INCOM	57120	65240	73430	81550	88130	94640	101150	107660
115% LIMITS	58650	67000	75400	83750	90450	97150	103850	110550
North Port-Bradenton-Sarasota, FL MSA								
VERY LOW INCOME	21600	24650	27750	30800	33300	35750	38200	40700
65% LIMITS	28050	32050	36050	40050	43300	46500	49700	52900
LOW INCOME	34550	39450	44400	49300	53250	57200	61150	65100
M_F TRANSITION INCOM	48370	55230	62160	69020	74550	80080	85610	91140
115% LIMITS	49600	56700	63800	70850	76550	82200	87900	93550
Ocala, FL MSA								
VERY LOW INCOME	17700	20200	22750	25250	27300	29300	31350	33350
65% LIMITS	23000	26300	29600	32850	35500	38150	40750	43400
LOW INCOME	28300	32350	36400	40400	43650	46900	50100	53350
M_F TRANSITION INCOM	39620	45290	50960	56560	61110	65660	70140	74690
115% LIMITS	40700	46500	52300	58100	62750	67400	72050	76700
Orlando-Kissimmee-Sanford, FL MSA								
VERY LOW INCOME	20400	23300	26200	29100	31450	33800	36100	38450
65% LIMITS	26500	30300	34100	37850	40900	43950	46950	50000
LOW INCOME	32600	37250	41900	46550	50300	54000	57750	61450
M_F TRANSITION INCOM	45640	52150	58660	65170	70420	75600	80850	86030
115% LIMITS	46850	53550	60250	66900	72300	77650	83000	88350

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Palm Bay-Melbourne-Titusville, FL MSA								
VERY LOW INCOME	20550	23450	26400	29300	31650	34000	36350	38700
65% LIMITS	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	32850	37550	42250	46900	50700	54450	58200	61950
M_F TRANSITION INCOM	45990	52570	59150	65660	70980	76230	81480	86730
115% LIMITS	47200	53950	60700	67400	72800	78200	83600	89000
Palm Coast, FL MSA								
VERY LOW INCOME	20200	23050	25950	28800	31150	33450	35750	38050
65% LIMITS	26250	30000	33750	37450	40450	43450	46450	49450
LOW INCOME	32300	36900	41500	46100	49800	53500	57200	60900
M_F TRANSITION INCOM	45220	51660	58100	64540	69720	74900	80080	85260
115% LIMITS	46400	53000	59650	66250	71550	76850	82150	87450
Panama City-Lynn Haven-Panama City Beach, FL MSA								
VERY LOW INCOME	20450	23350	26250	29150	31500	33850	36150	38500
65% LIMITS	26550	30350	34150	37900	40950	44000	47000	50050
LOW INCOME	32700	37350	42000	46650	50400	54150	57850	61600
M_F TRANSITION INCOM	45780	52290	58800	65310	70560	75810	80990	86240
115% LIMITS	46950	53650	60350	67050	72450	77800	83150	88550
Pensacola-Ferry Pass-Brent, FL MSA								
VERY LOW INCOME	20750	23700	26650	29600	32000	34350	36750	39100
65% LIMITS	26950	30800	34650	38500	41600	44700	47750	50850
LOW INCOME	33150	37900	42650	47350	51150	54950	58750	62550
M_F TRANSITION INCOM	46410	53060	59710	66290	71610	76930	82250	87570
115% LIMITS	47650	54450	61250	68050	73500	78950	84400	89850
Port St. Lucie, FL MSA								
VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
65% LIMITS	25950	29650	33350	37050	40050	43000	45950	48950
LOW INCOME	31950	36500	41050	45600	49250	52900	56550	60200
M_F TRANSITION INCOM	44730	51100	57470	63840	68950	74060	79170	84280
115% LIMITS	45900	52450	59000	65550	70800	76050	81300	86550
Punta Gorda, FL MSA								
VERY LOW INCOME	19550	22350	25150	27900	30150	32400	34600	36850
65% LIMITS	25400	29000	32650	36250	39150	42050	44950	47850
LOW INCOME	31300	35750	40200	44650	48250	51800	55400	58950
M_F TRANSITION INCOM	43820	50050	56280	62510	67550	72520	77560	82530
115% LIMITS	44950	51400	57800	64200	69350	74500	79650	84750
Sebastian-Vero Beach, FL MSA								
VERY LOW INCOME	18900	21600	24300	26950	29150	31300	33450	35600
65% LIMITS	24550	28050	31550	35050	37900	40700	43500	46300
LOW INCOME	30200	34500	38800	43100	46550	50000	53450	56900
M_F TRANSITION INCOM	42280	48300	54320	60340	65170	70000	74830	79660
115% LIMITS	43400	49600	55800	61950	66950	71900	76850	81800

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Tallahassee, FL MSA								
Tallahassee, FL HUD Metro FMR Area								
VERY LOW INCOME	22550	25750	28950	32150	34750	37300	39900	42450
65% LIMITS	29300	33450	37650	41800	45150	48500	51850	55200
LOW INCOME	36050	41200	46350	51450	55600	59700	63800	67950
M_F TRANSITION INCOM	50470	57680	64890	72030	77840	83580	89320	95130
115% LIMITS	51800	59200	66600	73950	79900	85800	91700	97650
Wakulla County, FL HUD Metro FMR Area								
VERY LOW INCOME	21950	25100	28250	31350	33900	36400	38900	41400
65% LIMITS	28550	32600	36700	40750	44050	47300	50550	53800
LOW INCOME	35150	40150	45150	50150	54200	58200	62200	66200
M_F TRANSITION INCOM	49210	56210	63210	70210	75880	81480	87080	92680
115% LIMITS	50500	57700	64900	72100	77900	83650	89450	95200
Tampa-St. Petersburg-Clearwater, FL MSA								
VERY LOW INCOME	19750	22600	25400	28200	30500	32750	35000	37250
65% LIMITS	25700	29350	33000	36650	39600	42550	45450	48400
LOW INCOME	31600	36100	40600	45100	48750	52350	55950	59550
M_F TRANSITION INCOM	44240	50540	56840	63140	68250	73290	78330	83370
115% LIMITS	45400	51900	58400	64850	70050	75250	80450	85650
Bradford County, FL								
VERY LOW INCOME	17850	20400	22950	25450	27500	29550	31600	33600
65% LIMITS	23200	26500	29800	33100	35750	38400	41050	43700
LOW INCOME	28500	32600	36650	40700	44000	47250	50500	53750
M_F TRANSITION INCOM	39900	45640	51310	56980	61600	66150	70700	75250
115% LIMITS	40950	46800	52650	58500	63200	67900	72550	77250
Calhoun County, FL								
VERY LOW INCOME	16100	18400	20700	22950	24800	26650	28500	30300
65% LIMITS	20900	23900	26900	29850	32250	34650	37050	39450
LOW INCOME	25700	29400	33050	36700	39650	42600	45550	48450
M_F TRANSITION INCOM	35980	41160	46270	51380	55510	59640	63770	67830
115% LIMITS	36950	42200	47500	52750	57000	61200	65450	69650
Citrus County, FL								
VERY LOW INCOME	16850	19250	21650	24050	26000	27900	29850	31750
65% LIMITS	21900	25000	28150	31250	33750	36250	38750	41250
LOW INCOME	26950	30800	34650	38500	41600	44700	47750	50850
M_F TRANSITION INCOM	37730	43120	48510	53900	58240	62580	66850	71190
115% LIMITS	38750	44300	49850	55350	59800	64250	68650	73100
Columbia County, FL								
VERY LOW INCOME	17250	19700	22150	24600	26600	28550	30550	32500
65% LIMITS	22400	25600	28800	32000	34600	37150	39700	42250
LOW INCOME	27550	31500	35450	39350	42500	45650	48800	51950
M_F TRANSITION INCOM	38570	44100	49630	55090	59500	63910	68320	72730
115% LIMITS	39600	45250	50900	56550	61100	65600	70150	74650

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----- A D J U S T E D I N C O M E L I M I T S -----

DeSoto County, FL

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
VERY LOW INCOME	16100	18400	20700	22950	24800	26650	28500	30300
65% LIMITS	20900	23900	26900	29850	32250	34650	37050	39450
LOW INCOME	25700	29400	33050	36700	39650	42600	45550	48450
M_F TRANSITION INCOM	35980	41160	46270	51380	55510	59640	63770	67830
115% LIMITS	36950	42200	47500	52750	57000	61200	65450	69650

Dixie County, FL

VERY LOW INCOME	16100	18400	20700	22950	24800	26650	28500	30300
65% LIMITS	20900	23900	26900	29850	32250	34650	37050	39450
LOW INCOME	25700	29400	33050	36700	39650	42600	45550	48450
M_F TRANSITION INCOM	35980	41160	46270	51380	55510	59640	63770	67830
115% LIMITS	36950	42200	47500	52750	57000	61200	65450	69650

Franklin County, FL

VERY LOW INCOME	17100	19550	22000	24400	26400	28350	30300	32250
65% LIMITS	22200	25400	28550	31700	34250	36800	39350	41850
LOW INCOME	27350	31250	35150	39050	42200	45300	48450	51550
M_F TRANSITION INCOM	38290	43750	49210	54670	59080	63420	67830	72170
115% LIMITS	39350	44950	50550	56150	60650	65150	69650	74150

Glades County, FL

VERY LOW INCOME	17000	19400	21850	24250	26200	28150	30100	32050
65% LIMITS	22100	25250	28400	31550	34100	36600	39150	41650
LOW INCOME	27150	31000	34900	38750	41850	44950	48050	51150
M_F TRANSITION INCOM	38010	43400	48860	54250	58590	62930	67270	71610
115% LIMITS	39000	44600	50150	55700	60200	64650	69100	73550

Gulf County, FL

VERY LOW INCOME	18050	20600	23200	25750	27850	29900	31950	34000
65% LIMITS	23450	26800	30150	33500	36200	38900	41550	44250
LOW INCOME	28850	33000	37100	41200	44500	47800	51100	54400
M_F TRANSITION INCOM	40390	46200	51940	57680	62300	66920	71540	76160
115% LIMITS	41500	47400	53350	59250	64000	68750	73500	78250

Hamilton County, FL

VERY LOW INCOME	16100	18400	20700	22950	24800	26650	28500	30300
65% LIMITS	20900	23900	26900	29850	32250	34650	37050	39450
LOW INCOME	25700	29400	33050	36700	39650	42600	45550	48450
M_F TRANSITION INCOM	35980	41160	46270	51380	55510	59640	63770	67830
115% LIMITS	36950	42200	47500	52750	57000	61200	65450	69650

Hardee County, FL

VERY LOW INCOME	16300	18600	20950	23250	25150	27000	28850	30700
65% LIMITS	21200	24200	27250	30250	32700	35100	37550	39950
LOW INCOME	26050	29800	33500	37200	40200	43200	46150	49150
M_F TRANSITION INCOM	36470	41720	46900	52080	56280	60480	64610	68810
115% LIMITS	37450	42800	48150	53500	57800	62100	66350	70650

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Hendry County, FL

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
VERY LOW INCOME	16650	19000	21400	23750	25650	27550	29450	31350
65% LIMITS	21650	24750	27850	30900	33400	35850	38350	40800
LOW INCOME	26600	30400	34200	38000	41050	44100	47150	50200
M_F TRANSITION INCOM	37240	42560	47880	53200	57470	61740	66010	70280
115% LIMITS	38300	43750	49200	54650	59050	63400	67800	72150

Highlands County, FL

VERY LOW INCOME	16100	18400	20700	22950	24800	26650	28500	30300
65% LIMITS	20900	23900	26900	29850	32250	34650	37050	39450
LOW INCOME	25700	29400	33050	36700	39650	42600	45550	48450
M_F TRANSITION INCOM	35980	41160	46270	51380	55510	59640	63770	67830
115% LIMITS	36950	42200	47500	52750	57000	61200	65450	69650

Holmes County, FL

VERY LOW INCOME	16100	18400	20700	22950	24800	26650	28500	30300
65% LIMITS	20900	23900	26900	29850	32250	34650	37050	39450
LOW INCOME	25700	29400	33050	36700	39650	42600	45550	48450
M_F TRANSITION INCOM	35980	41160	46270	51380	55510	59640	63770	67830
115% LIMITS	36950	42200	47500	52750	57000	61200	65450	69650

Jackson County, FL

VERY LOW INCOME	17200	19650	22100	24550	26550	28500	30450	32450
65% LIMITS	22350	25550	28750	31900	34500	37050	39600	42150
LOW INCOME	27550	31450	35400	39300	42450	45600	48750	51900
M_F TRANSITION INCOM	38570	44030	49560	55020	59430	63840	68250	72660
115% LIMITS	39550	45200	50850	56500	61050	65550	70100	74600

Lafayette County, FL

VERY LOW INCOME	18200	20800	23400	25950	28050	30150	32200	34300
65% LIMITS	23650	27000	30400	33750	36450	39150	41850	44550
LOW INCOME	29050	33200	37350	41500	44850	48150	51500	54800
M_F TRANSITION INCOM	40670	46480	52290	58100	62790	67410	72100	76720
115% LIMITS	41800	47750	53700	59650	64450	69200	74000	78750

Levy County, FL

VERY LOW INCOME	16100	18400	20700	22950	24800	26650	28500	30300
65% LIMITS	20900	23900	26900	29850	32250	34650	37050	39450
LOW INCOME	25700	29400	33050	36700	39650	42600	45550	48450
M_F TRANSITION INCOM	35980	41160	46270	51380	55510	59640	63770	67830
115% LIMITS	36950	42200	47500	52750	57000	61200	65450	69650

Liberty County, FL

VERY LOW INCOME	18200	20800	23400	25950	28050	30150	32200	34300
65% LIMITS	23650	27000	30400	33750	36450	39150	41850	44550
LOW INCOME	29050	33200	37350	41500	44850	48150	51500	54800
M_F TRANSITION INCOM	40670	46480	52290	58100	62790	67410	72100	76720
115% LIMITS	41800	47750	53700	59650	64450	69200	74000	78750

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Madison County, FL								
VERY LOW INCOME	16100	18400	20700	22950	24800	26650	28500	30300
65% LIMITS	20900	23900	26900	29850	32250	34650	37050	39450
LOW INCOME	25700	29400	33050	36700	39650	42600	45550	48450
M_F TRANSITION INCOM	35980	41160	46270	51380	55510	59640	63770	67830
115% LIMITS	36950	42200	47500	52750	57000	61200	65450	69650
Monroe County, FL								
VERY LOW INCOME	28950	33050	37200	41300	44650	47950	51250	54550
65% LIMITS	37600	43000	48350	53700	58000	62300	66600	70900
LOW INCOME	46250	52850	59450	66050	71350	76650	81950	87200
M_F TRANSITION INCOM	64750	73990	83230	92470	99890	107310	114730	122080
115% LIMITS	66500	76000	85500	94950	102550	110150	117750	125350
Okeechobee County, FL								
VERY LOW INCOME	16650	19000	21400	23750	25650	27550	29450	31350
65% LIMITS	21650	24750	27850	30900	33400	35850	38350	40800
LOW INCOME	26600	30400	34200	38000	41050	44100	47150	50200
M_F TRANSITION INCOM	37240	42560	47880	53200	57470	61740	66010	70280
115% LIMITS	38300	43750	49200	54650	59050	63400	67800	72150
Putnam County, FL								
VERY LOW INCOME	16100	18400	20700	22950	24800	26650	28500	30300
65% LIMITS	20900	23900	26900	29850	32250	34650	37050	39450
LOW INCOME	25700	29400	33050	36700	39650	42600	45550	48450
M_F TRANSITION INCOM	35980	41160	46270	51380	55510	59640	63770	67830
115% LIMITS	36950	42200	47500	52750	57000	61200	65450	69650
Sumter County, FL								
VERY LOW INCOME	17700	20200	22750	25250	27300	29300	31350	33350
65% LIMITS	23000	26300	29600	32850	35500	38150	40750	43400
LOW INCOME	28300	32350	36400	40400	43650	46900	50100	53350
M_F TRANSITION INCOM	39620	45290	50960	56560	61110	65660	70140	74690
115% LIMITS	40700	46500	52300	58100	62750	67400	72050	76700
Suwannee County, FL								
VERY LOW INCOME	16200	18500	20800	23100	24950	26800	28650	30500
65% LIMITS	21050	24050	27050	30050	32500	34900	37300	39700
LOW INCOME	25900	29600	33300	36950	39950	42900	45850	48800
M_F TRANSITION INCOM	36260	41440	46620	51730	55930	60060	64190	68320
115% LIMITS	37200	42500	47800	53100	57350	61600	65850	70100
Taylor County, FL								
VERY LOW INCOME	16850	19250	21650	24050	26000	27900	29850	31750
65% LIMITS	21900	25000	28150	31250	33750	36250	38750	41250
LOW INCOME	26950	30800	34650	38500	41600	44700	47750	50850
M_F TRANSITION INCOM	37730	43120	48510	53900	58240	62580	66850	71190
115% LIMITS	38750	44300	49850	55350	59800	64250	68650	73100

FEDERAL DEPOSIT INSURANCE CORPORATION

Effective: 12/1/2011

STATE:FLORIDA

----- A D J U S T E D I N C O M E L I M I T S -----

Union County, FL

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
VERY LOW INCOME	18850	21550	24250	26900	29100	31250	33400	35550
65% LIMITS	24500	28000	31500	34950	37750	40550	43350	46150
LOW INCOME	30150	34450	38750	43050	46500	49950	53400	56850
M_F TRANSITION INCOM	42210	48230	54250	60270	65100	69930	74760	79590
115% LIMITS	43350	49550	55750	61900	66900	71850	76800	81750

Walton County, FL

VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
65% LIMITS	25550	29200	32850	36450	39400	42300	45200	48150
LOW INCOME	31450	35950	40450	44900	48500	52100	55700	59300
M_F TRANSITION INCOM	44030	50330	56630	62860	67900	72940	77980	83020
115% LIMITS	45200	51650	58100	64550	69750	74900	80050	85250

Washington County, FL

VERY LOW INCOME	17050	19450	21900	24300	26250	28200	30150	32100
65% LIMITS	22150	25300	28450	31600	34150	36700	39200	41750
LOW INCOME	27250	31150	35050	38900	42050	45150	48250	51350
M_F TRANSITION INCOM	38150	43610	49070	54460	58870	63210	67550	71890
115% LIMITS	39150	44750	50350	55900	60400	64850	69350	73800