

NOTICE TO FIRST TIME HOME BUYERS

WHO ARE INTERESTED IN PARTICIPATING IN THE

FLORIDA HOMEBUYER OPPORTUNITY PROGRAM (FHOP)

If you are eligible for a home loan from a bank or mortgage lender, you may qualify for a bridge loan to cover down-payment and closing costs up to \$8,000 with the use of FHOP funds which will be made available as of September 21, 2009, and will expire on November 30, 2009.

FIRST, YOU MUST:

1. Not currently own or have owned a home in the past three years.
2. Go to a lender and become qualified to buy a home in Okaloosa County.
3. Ask the Lender to Fax a "Ship Referral Form" to our office (Fax # 863-7954) so that we can mail you the FHOP application.
4. Return a fully completed application along with copies of required documents, to our office located at 204 Cloverdale Boulevard, Fort Walton Beach, Florida 32547.
5. Wait to receive a letter qualifying you for the program (an "Award Letter").
6. Upon receipt of the letter from the Okaloosa CDC office qualifying you, be prepared to close on the purchase of a home with FHOP funds by no later than November 30, 2009.

YOU MAY CALL OUR OFFICE FOR INFORMATION & QUESTIONS

#(850) 863-1969

The Okaloosa Community Development Corporation

Also Doing Business As:

Okaloosa Housing Partners