|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Institution** | **Rep** | **Phone** | **Email** | **Min credit** | **Ratio** | **Amount** | **Details** | **Renovate** |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
| Florida CU | Shelley Kienke | 386-279-2649 | shelley.keinke@flcu.org | None | 43 back end | 100% loan | N |
| Bank Of  | Cindy Allen | 8007896028 | cindy.allen@bofa.com | 640 | 43 back end | $7500-$17500 | Varies | N |
| America |  | X1450720 |  |  |  |  |  |  |
| Vystar | Wendy Moates | 904-403-6314 | MoatzW@vystarcu.org | 620 |  | $5,000  |  | N |
|  | Kim Johnson | 904-420-8733 | 620 |  | closing cst |  |
|  | (VA special) |  |  |  |  |  |  |
| Iberia | Paula Bradshaw | 321-663-1181 | Paula.Bradshaw@iberiabank.com | FHA 620 | 45 back end | Home Start $5,000 |  |
|  |  |  |  |  |  | 3% down no MI |  |
|  |  |  |  | CONV 620 | 43 back end | $5000-$10000(orange/seminole)  |
|  |  |  |  |  |  | 3 percent no MI |  |
|  |  |  |  | Conv | 680 | 100% |  |  |
| Nations | Smruti Collins | 386-216-6919 | smruti.collins@nationslending.com | 600 |  | 100% | up to 3% | Y |
| Valley | Omar Matos | 407-403-3727 | Jmatos@valley.com | varies | 43 back end | 100% | varies |  |
|  | Bi Lingual |  |  |  |  |  |  |  |