|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Institution** | **Rep** | **Phone** | **Email** | **Min credit** | **Ratio** | **Amount** | **Details** | **Renovate** |
|  |  |  |  | | |  |  |  |
|  |  |  |  |  |  |  |  |  |
| Florida CU | Shelley Kienke | 386-279-2649 | [shelley.keinke@flcu.org](mailto:shelley.keinke@flcu.org) | None | 43 back end | 100% loan | | N |
| Bank Of | Cindy Allen | 8007896028 | [cindy.allen@bofa.com](mailto:cindy.allen@bofa.com) | 640 | 43 back end | $7500-$17500 | Varies | N |
| America |  | X1450720 |  |  |  |  |  |  |
| Vystar | Wendy Moates | 904-403-6314 | [MoatzW@vystarcu.org](mailto: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](mailto: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](mailto:smruti.collins@nationslending.com) | 600 |  | 100% | up to 3% | Y |
| Valley | Omar Matos | 407-403-3727 | [Jmatos@valley.com](mailto:Jmatos@valley.com) | varies | 43 back end | 100% | varies |  |
|  | Bi Lingual |  |  |  |  |  |  |  |