

- Licensed Medical Physicist (Radiologic)
- Certified Basic X-Ray Machine Operator
- Certified Radiologic Technologist
- Certified Radiology Assistant
- Certified General Radiographer
- Genetic Counselor
- Certified Optometrist, Optician & Apprentice
- Hearing Aid Specialist & Trainee
- Physical Therapist & Assistant
- Psychologist & School Psychologist
- Clinical Social Worker
- Marriage & Family Therapist
- Mental Health Counselor
- Child/Adult Protective Services' Enforcement
- Veterinarian, Assistant & Technician
- Assistant Public Defender
- Assistant State Attorney
- Assisted Living Facility Administrator
- Active Military Personnel & Veterans

For a complete list of occupations
and accepted documentation,
please contact me.

**Trusted resource for
answers about the process**

Strong negotiations skills

**Support through closing
and beyond**

**Always friendly, less stress,
and 100% happiness!**



**COLDWELL BANKER
REALTY**



Monika Galang, REALTOR®
Coldwell Banker Realty
Boca Raton Resort & Beaches



(954) 818-3709



MonikaGalang.com



Monika.Galang@CbRealty.com



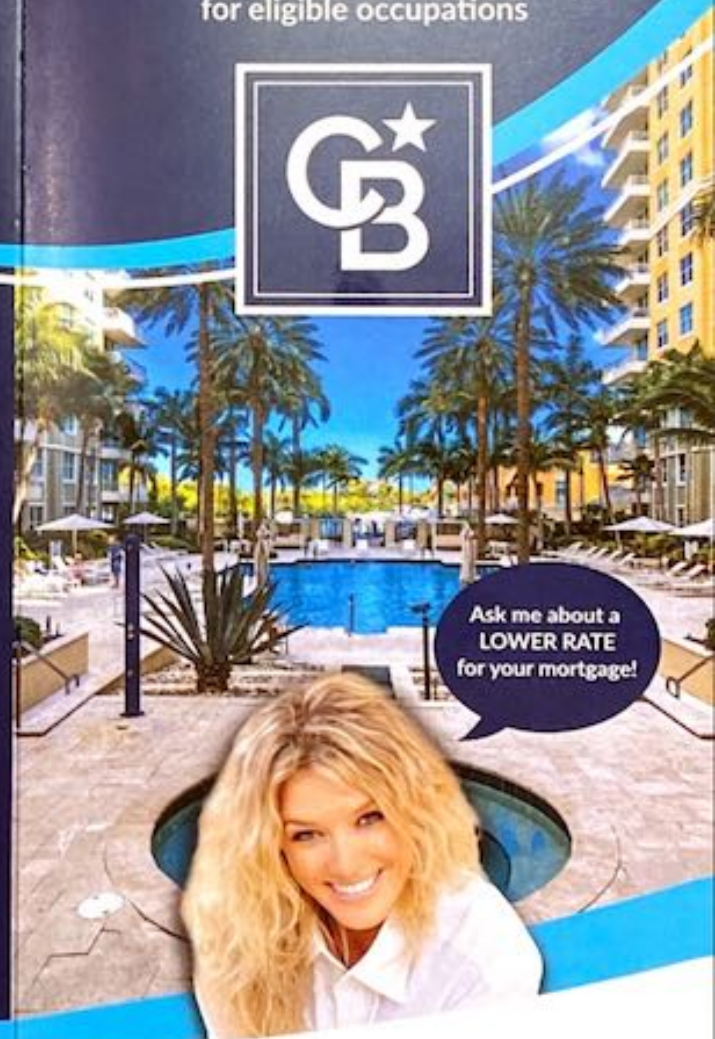
1200 N Federal Hwy, Suite #111
Boca Raton, FL 33432

*Its Always A Good Time
To Buy Or Sell The House*

Ask me how to get
Government Assistance

up to **\$25,000**

for eligible occupations



Ask me about a
LOWER RATE
for your mortgage!



MONIKA GALANG

MonikaGalang.com • (954) 818-3709



✓ **Down Payment & Closing Cost
Government Assistance**

Invest in real estate for parents or
children with minimal down
payment

First time homebuyers - means:
A person who has not owned a
primary residence in last 36 months

**Buying, selling, renting,
relocating, investing**

Let me help you!



Eligible Occupations for FL Hometown Heroes Loan Program

*Please note that only one borrower must qualify
with eligible occupation.*

- Sworn Law Enforcement Officer
- Certified Correction Officer
- Correctional Probation Officer
- Juvenile Detention/Probation Officer
- Firefighter
- Certified Paramedic/EMT
- 911 Public Safety Communicator
- Certified K-12 Educators (Public, Charter Schools)
- Licensed/Registered Childcare Operator
- Childcare Instructor
- Classroom Teacher
- Career Specialist
- Librarian/Media Specialist
- School Counselor
- Social Worker
- School Psychologist

- Registered Nurse (RN)
- Licensed Practical Nurse (LPN)
- Advanced Practice Registered Nurse (APRN)
- Certified Registered Nurse Anesthetist
- Clinical Nurse Specialist
- Certified Nurse Midwife
- Certified Nursing Assistant (CNA)
- Home Health Aide
- Physician & Physician Assistant
- Anesthesiologist & Assistant
- Psychiatrist
- Certified Medical Assistant
- Acupuncturist
- Osteopathic & Chiropractic Physician
- Certified Chiropractic Physician's Assistant
- Podiatric Physician
- Certified Podiatric X-Ray Assistant
- Naturopathic Physician
- Pharmacist & Pharmacy Technician
- Nuclear Pharmacist
- Dentist, Dental Hygienist & Dental Assistant
- Speech Language Pathologist/Audiologist
- Nursing Home Administrator
- Occupational Therapist, Assistant & Aide
- Certified/Registered Respiratory Therapist
- Licensed/Registered Dietician or Nutritionist
- Licensed Nutrition Counselor
- Dietetic Technician
- Athletic Trainer
- Prosthetist
- Orthotist/Prosthetist Orthotist
- Podiatrist
- Prosthetist
- Orthotic Fitter & Assistant
- Electrologist
- Massage Therapist
- Clinical Laboratory Personnel
- Phlebotomist

Call (954) 818-3709 to learn more

All borrower(s) qualifying with one of the eligible occupations below must be employed FULL-TIME and CURRENTLY employed in one of the eligible occupations below. Please note that occupations or job titles/positions that do not appear on this list are not eligible under Hometown Heroes.



COLDWELL BANKER
REALTY

HOW TO OWN THE HOUSE WITH \$25,000 GOVERNMENT ASSISTANCE



Monika Galang

SL3439936 FL
(954) 818-3709
monika.galang@cbrealty.com

The property information herein is derived from various sources that may include, but not be limited to, county records and the Multiple Listing Service, and it may include approximations. Although the information is believed to be accurate, it is not warranted and you should not rely upon it without personal verification. Affiliated real estate agents are independent contractor sales associates, not employees. ©2020 Coldwell Banker. All Rights Reserved. Coldwell Banker and the Coldwell Banker logos are trademarks of Coldwell Banker Real Estate LLC. The Coldwell Banker® System is comprised of company owned offices which are owned by a subsidiary of Realogy Brokerage Group LLC and franchised offices which are independently owned and operated. The Coldwell Banker System fully supports the principles of the Fair Housing Act and the Equal Opportunity Act.



Florida Hometown Heroes Housing Program

HOMETOWN HEROES

**Eligible Buyers Can Receive Up to \$25,000 at 0% Interest
for Down Payment and Closing Cost Assistance!**

SUMMARY OF DETAILS:

More than 100 eligible occupations, including but not limited to:
**Law Enforcement Officers, Firefighters, Educators, Healthcare Professionals,
Childcare Employees, Active Military or Veterans, and many more!**

Available statewide to eligible first-time homebuyers. *At least one borrower must work full time in a qualifying profession. *Must have not owned primary residence in last 36 months.*
(Military/veterans exempt)

Competitive terms. Reduced closing costs. State taxes waived.

640 minimum credit score.

VA, FHA, USDA, and Conventional options. Single family home, town home, condo or villa.

Loan amounts up to \$647,200 Conventional/VA and up to \$460,000 FHA.

Income Limits county specific, up to \$138,000 in Palm Beach County (qualifying borrower only).

Hometown Heroes down payment assistance comes in the form of a non-forgivable second mortgage at 0% interest. Loan amount up to 5% for the first mortgage amount (max \$25,000). No payments due until sale or payoff.

Matt Weaver

(#1 Loan Originator in Florida)

CrossCountry Mortgage

Mobile : 561-212-6503

Office : 561-864-2458

MattWeaverTeam@myccmortgage.com

MattWeaverTeam.com



MATT WEAVER TEAM



Monika Galang

(Realtor)

Coldwell Banker Realty

Mobile : 954-818-3709

Monika.Galang@CbRealty.com

MonikaGalang.com



Eligible Occupations for FL Hometown Heroes Loan Program

Please note that only one borrower must qualify with eligible occupation.

<p style="text-align: center;">All borrower(s) qualifying with one of the eligible occupations below must be employed FULL-TIME and CURRENTLY employed in one of the eligible occupations below. Please note that occupations or job titles/positions that do not appear on this list are not eligible under Hometown Heroes.</p>			
Licensing or Certification Documentation Needed to Confirm Occupation	Included with all eligible occupations listed below. Please reference and request certification or license as indicated with each eligible occupation from borrower(s). Each eligible occupation references the State agency (or other applicable agency) that would be responsible for certification or licensing of that occupation.		
Documentation Needed to Confirm Full-Time Status	<p>A written or verbal VOE indicating full-time employment of 35 hours or more a week must be provided by all borrower(s). If a VOE doesn't reflect 35 hours or more a week, the employer will need to confirm buyer is employed full-time. A VOE is required for all eligible occupations below.</p> <p>Self-Employed borrower(s) may provide a copy of work schedule indicating full-time status or a copy of paystub indicating full-time status or copy of contract or work schedule indicating full-time status.</p>		
Attestation Form required by eligible borrower(s) under HTH	Borrower(s) must execute the Attestation Form indicating eligible occupation unless otherwise noted below.		
Occupations (Job Position/Job Title)	Governing Florida State Agency	Website of Governing Agency (for info on how to obtain a copy of license/certificate).	Governing FL Statute
<ul style="list-style-type: none"> •Sworn Law Enforcement Officer •Certified Correction Officer •Correctional Probation Officer <p>(FLORIDA Officers)</p>	FL Department of Corrections; FL Department of Law Enforcement <i>(for FL Officers)</i>	https://atms.fdle.state.fl.us/atms/officer/Profile.jsf	F.S. s 112.531 F.S. s 943.10
		Provide copy of employee's Global Profile Sheet available through website above reflecting active full-time status. This website only permits borrower(s) to access. Include LEO in Attestation Form and include copy of Global Profile Sheet with Attestation Form.	

Law Enforcement Officers eligible under the Law Enforcement Recruitment Bonus Payment Program	FL Department of Corrections; FL Department of Law Enforcement <i>(for FL Officers)</i>	Law Enforcement Officers (LEOs) deemed eligible for the Law Enforcement Recruitment Bonus Payment Program are exempt from the first-time homebuyer requirement. <i>The LEO should receive a certificate of eligibility signed by the Governor. Provide a copy of the certificate from the Governor and include "N/A" in license and certification section of the Attestation Form.</i>	F.S. s 112.531 F.S. s 943.10
<ul style="list-style-type: none"> • Sworn Law Enforcement Officer • Certified Correction Officer • Correctional Probation Officer (Federal Officer Examples) <ul style="list-style-type: none"> • FBI • US Dept. of Homeland Security • US Marshals Service, US Drug Enforcement Administration • Bureau of Alcohol, Tobacco & Firearms • US Immigration & Customs Enforcement 	Federal Agencies	License or certification not required for Federal Law Enforcement or Correctional Officers. Provide a copy of VOE validating position of Sworn Law Enforcement Officer, Certified Correction Officer or Correctional Probation Officer from one of the Federal Agencies provided. VOE must include full-time status and employer. <i>Include "N/A" in license and certification section of the Attestation Form.</i>	(N/A)
<ul style="list-style-type: none"> • Juvenile Detention Officer • Juvenile Probation Officer 	FL Department of Juvenile Justice	https://www.djj.state.fl.us/services/department-support-services/office-of-staff-development-training/sd-t-teams/officer-certification Juvenile Detention & Probation Officers are not required to hold license or certification. Provide copy of VOE validating full-time employment and employer. <i>Include "N/A" in license and certification section of the Attestation Form.</i>	F.S. s 985.66

Firefighter	FL Division of State Fire Marshal within the Department of Financial Services	https://www.citizenserve.com/120/CAPFor120?Action=MyLicenses	F.S. s. 633.102 & F.S. s. 633.408
		Provide copy of Firefighter Certificate of Compliance or Special Certificate of Compliance issued by FL Division of State Fire Marshal. This can only be obtained and provided by the borrower.	
<ul style="list-style-type: none"> •Certified Paramedic •Certified Emergency Medical Technician (EMT) 	FL Department of Health	https://mqa-internet.doh.state.fl.us/MQASearchServices/HealthCareProviders	F.S. s 112.1911
		Provide a copy of certification issued by FL Department of Health.	
911 Public Safety Communicator	FL Department of Health	https://mqa-internet.doh.state.fl.us/MQASearchServices/HealthCareProviders	F.S. s 401.465
		Provide a copy of certification issued by FL Department of Health.	
Certified K-12 Educators (Public, Charter Schools) to include: <ul style="list-style-type: none"> •Classroom Teacher •Career Specialist •Librarian/Media Specialist •School Counselor •Social Worker •School Psychologist <i>(Private school educators, as reflected above, are eligible with certification from FL Department of Education.)</i>	FL Department of Education	https://flcertify.fldoe.org/datamart/selfSearchType.do	F.S. s 1012.01
		Provide a copy of temporary or professional educator certification issued by FL Department of Education.	
Licensed or Registered Childcare Operator (Owner of Childcare Facility)	FL Department of Children & Families	https://www.myflfamilies.com/service-programs/child-care/training.shtml	F.S. s 402.305
		Provide copy of license or registration issued by FL Department of Children & Families reflecting borrower's position of Childcare Operator.	
Childcare Instructor <i>(employed by a LICENSED childcare facility or</i>	FL Department of Children & Families	https://www.myflfamilies.com/service-programs/child-care/training.shtml	

LICENSED or REGISTERED home childcare provider)		Childcare Instructor is not required to hold license or certification. Provide copy of employer's license or registration issued by FL Department of Children & Families. Include and indicate "Employer License/Registration" in license and certification section of the Attestation Form.	
<ul style="list-style-type: none"> ●Registered Nurse (RN) ●Licensed Practical Nurse (LPN) ●Advanced Practice Registered Nurse (APRN) ●Certified Registered Nurse Anesthetist ●Clinical Nurse Specialist ●Certified Nurse Midwife 	FL Board of Nursing	https://mqa-internet.doh.state.fl.us/MQASearchServices/HealthCareProviders or for multi-state license here: https://www.nursys.com/LQC/LQCTerms.aspx Provide copy of license issued by FL Dept. of Health or Nursys.com.	F.S. s 464.003 F.S. s 464.008 F.S. s 464.009
Certified Nursing Assistant (CNA)	FL Board of Nursing	https://mqa-internet.doh.state.fl.us/MQASearchServices/HealthCareProviders Provide copy of certification issued through FL Dept. of Health.	F.S. s 464.201 -
Home Health Aide (employed by a LICENSED home health agency)	FL Agency for Health Care Administration	https://www.floridahealthfinder.gov/facilitylocator/facloc.aspx Home Health Aide is not required to hold a license or certification. Provide copy of employer's license issued by FL Agency for Health Care Administration. Include and indicate "Employer License/Registration" in license and certification section of the Attestation Form.	N/A
Health Care Practitioner to include: <ul style="list-style-type: none"> ●Physician ●Physician Assistant ●Anesthesiologist 	FL Board of Medicine	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home/ Provide a copy of license issued through FL Dept. of Health.	F.S. s 458.305 F.S. s 458.311 F.S. s 458.314 F.S. s 458.347

Anesthesiologist Assistant	FL Board of Medicine	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	F.S. s 458.3475
		Provide a copy of license issued through the FL Dept. of Health.	
Psychiatrist	FL Board of Medicine	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	F.S. s 458.3165
		Provide a copy of license issued through the FL Dept. of Health.	
Certified Medical Assistant	FL Board of Nursing	https://floridasnursing.gov/	F.S. s 458.3485 F.S. s 458.307
		Provide a copy of certificate issued by one of the following: <ul style="list-style-type: none"> •an accredited national or state medical association •National Healthcareer Association •a provider accredited by the National Commission for Certifying Agencies (NCCA) •American Association of Medical Assistants OR •entity approved by FL Board of Medicine. 	
Acupuncturist	FL Board of Acupuncture	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	F.S. s. 457.102
		Provide a copy of license through the FL Dept. of Health	
Osteopathic Physician	FL Board of Osteopathic Medicine	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	F.S. s 459.003
		Provide a copy of license issued through the FL Dept. of Health.	
Chiropractic Physician	FL Board of Chiropractic Medicine	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	F.S. s 460.403
		Provide a copy of license issued through the FL Dept. of Health.	
Certified Chiropractic Physician's Assistant		https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	F.S. s 460.4165
		Provide a copy of certificate through the FL Dept. of Health.	

Podiatric Physician	FL Board of Podiatric Medicine	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	<i>F.S. s 461.003</i>
		Provide a copy of license issued through the FL Dept. of Health	
Certified Podiatric X-Ray Assistant		https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	<i>F.S. s 461.0135</i>
		Provide a copy of certificate issued through the FL Dept. of Health.	
Naturopathic Physician	FL Board of Medicine	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	<i>F.S. s 462.01</i>
		Provide copy of license issued through the FL Dept. of Health.	
● Pharmacist ● Nuclear Pharmacist	FL Board of Pharmacy	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	<i>F.S. s 465.003</i> <i>F.S. s 465.0126</i> <i>F.S. s 465.014</i>
		Provide copy of license issued through the FL Dept. of Health.	
Pharmacy Technician	FL Board of Pharmacy	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	
		Provide copy of registration through the FL Dept. of Health.	
● Dentist ● Dental Hygienist	FL Board of Dentistry	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	<i>F.S. s 466.003</i>
		Provide copy of license issued through the FL Dept. of Health.	
Dental Assistant	FL Board of Dentistry	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	<i>F.S. s 466.003</i>
		Dental Assistant is not required to hold license or certification. Provide copy of VOE or letter from employer validating supervisor is a licensed Dentist. Include "N/A" in license and certification section of the Attestation Form.	

Speech Language Pathologist or Audiologist	FL Department of Health; FL Board of Speech-Language Pathology & Audiology	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	F.S. s 468.1105 F.S. s 468.1125 F.S. s 468.1185
		Provide copy of license issued through the FL Dept. of Health.	
Speech-Language Pathology Assistant or Audiologist Assistant	FL Department of Health; FL Board of Speech-Language Pathology & Audiology	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	
		Provide a copy of certification issued through FL Dept. of Health.	
Nursing Home Administrator	FL Board of Nursing Home Administrators	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	F.S. s 468.1655
		Provide copy of license issued through FL Dept. of Health.	
•Occupational Therapist •Occupational Therapist Assistant	FL Board of Occupational Therapy Practice	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home/	F.S. s 468.203
		Provide copy of license issued through FL Dept. of Health.	
Occupational Therapist Aide	FL Board of Occupational Therapy Practice	https://floridasoccupationaltherapy.gov/licensing/	F.S. s 468.203
		Occupational Therapist Aide is not required to hold a license or certification. Provide copy of VOE or letter from employer validating supervisor is a licensed Occupational Therapist or Occupational Therapist Assistant. Include "N/A" in the license and certification section of Attestation Form.	
•Certified Respiratory Therapist •Registered Respiratory Therapist	FL Department of Health; FL Board of Respiratory Care	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	F.S. s 458.358
		Provide copy of license issued through FL Dept. of Health.	
•Licensed Dietician or Nutritionist	FL Department of Health	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	F.S. s 468.503 F.S. s 468.509 F.S. s 468.51

•Licensed Nutrition Counselor		Provide copy of license issued by FL Department of Health.	
Registered Dietician or Nutritionist	FL Department of Health; FL Commission on Dietetic Registration	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	F.S. s 468.503 F.S. s.468.509 F.S. s 468.51
		Provide copy of registration issued through the FL Dept. of Health.	
Dietetic Technician	FL Department of Health	https://www.floridahealth.gov/licensing-and-regulation/dietetic-nutrition/index.html	
		Dietetic Technician is not required to hold a license or certification. Provide copy of VOE or letter from employer validating supervisor is a Licensed Practitioner, Licensed Dietician or Nutritionist or Licensed Nutrition Counselor. Include "N/A" in the license and certification section of Attestation Form.	
Athletic Trainer	FL Department of Health FL Board of Athletic Training	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	F.S. s 468.701 F.S. s.468.707
		Provide copy of license issued through the FL Dept. of Health.	
•Prosthetist •Orthotist •Prosthetist Orthotist •Pedorthist •Prosthetist •Orthotic Fitter •Orthotic Fitter Assistant	FL Board of Orthotists & Prosthetists	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home/	F.S. s 468.80 F.S. s 468.801 F.S. s 468.802 F.S. s 468.804
		Provide copy of license issued through the FL Dept. of Health.	
Electrologist	FL Department of Health	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	F.S. s 478.42 F.S. s 478.45
		Provide copy of license issued by FL Department of Health.	
Massage Therapist	FL Board of Massage Therapy	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	F.S. s 480.033
		Provide copy of license issued through the FL Dept. of Health.	

Clinical Laboratory Personnel to include: • Laboratory Director • Supervisor • Technologist • Blood-Gas Analyst • Laboratory Testing Technician	FL Board of Clinical Laboratory Personnel	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	F.S. s 483.803 F.S. s 483.809
		Provide copy of license issued through the FL Dept. of Health.	
Phlebotomist <i>(employed as a full-time phlebotomist and has successfully completed an accredited phlebotomy course)</i>	FL Board of Clinical Laboratory Personnel	https://floridasclinicalabs.gov/licensing/	F.S. s 483.803 (N/A)
		Phlebotomist is not required to hold a license or certification. Provide confirmation of CURRENT employment as a Phlebotomist and proof of COMPLETED ACCREDITED PHLEBOTOMY COURSE. Include "N/A" in the license and certification section of Attestation Form.	
Licensed Medical Physicist (Radiologic) which works with diagnostic application and safe use of x-rays, ultrasonic radiation or magnetic fields.	FL Department of Health	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	F.S. s 483.901
		Provide copy of license issued by FL Department of Health.	
• Certified Basic X-Ray Machine Operator • Certified Radiologic Technologist • Certified Radiology Assistant • Certified General Radiographer • Specialty Technologist (Radiologic)	FL Department of Health	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	F.S. s 468.301 F.S. s 468.302 F.S. s 468.304
		Provide copy of certificate issued by FL Department of Health.	
Genetic Counselor	FL Department of Health	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	F.S. s 483.913 F.S. s 483.914
		Provide copy of license issued by FL Department of Health.	
Optician	FL Board of Opticianry	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home	F.S. s 484.002

		Provide copy of license issued through the FL Dept. of Health.	
Optician Apprentice	FL Board of Opticianry	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home Provide copy of registration issued through the FL Dept. of Health.	
Certified Optometrist	FL Board of Optometry	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home Provide copy of license issued through the FL Dept. of Health.	F.S. s 463.002
Hearing Aid Specialist	FL Board of Hearing Aid Specialists	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home Provide copy of license issued through the FL Dept. of Health.	F.S. s 484.041
Hearing Aid Specialist Trainee	FL Board of Hearing Aid Specialists	https://floridashearingaidspecialists.gov/licensing/ Hearing Aid Trainee is not required to hold a license or certification. Provide copy of VOE or letter from employer validating supervisor is a Licensed Hearing Aid Specialist. Include "N/A" in the license and certification section of Attestation Form.	
•Physical Therapist •Physical Therapist Assistant	FL Board of Physical Therapy	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home Provide copy of license issued through the FL Dept. of Health.	F.S. s 486.021
•Psychologist •School Psychologist	FL Board of Psychology	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home Provide copy of license issued through FL Dept. of Health	F.S. s 490.003
•Clinical Social Worker •Marriage & Family Therapist •Mental Health Counselor	FL Board of Clinical Social Work, Marriage & Family Therapy & Mental Health Counseling	https://mqa-internet.doh.state.fl.us/MQASearchServices/Home Provide copy of license issued through FL Dept. of Health.	F.S. s 491.003
•Child Protective Services' Enforcement	FL Department of Children &	Child Protective Services' Enforcement & Adult Protective Services' Enforcement employees with DCF are	F.S. s 402.402 (N/A)

•Adult Protective Services' Enforcement	Family Services	not required to hold a State of FL license or certification. Provide copy of VOE or letter from employer validating employment with DCF. Include "N/A" in the license and certification section of Attestation Form.	F.S. s 415.102 (N/A)
Veterinarian	FL Board of Veterinary Medicine	https://www.myfloridalicense.com/wl11.asp?mode=0&SID= Provide copy of license issued through the FL Department of Business and Professional Regulation.	F.S. s 474.202 F.S. s 474.207
Veterinarian Assistant or Technician <i>*(employed by a permanent or mobile veterinary practice)</i>	FL Board of Veterinary Medicine	http://www.myfloridalicense.com/DBPR/veterinary-medicine/board-information/ Veterinarian Assistants and Technicians are not required to hold a State of FL license or certification. Provide copy of VOE or letter from employer validating employment with a permanent or mobile veterinary practice. Include "N/A" in the license and certification section of Attestation Form.	F.S. s 474.202 (N/A)
Assistant Public Defender	FL Justice Administration Commission	Provide copy of VOE or letter from employer validating employment. License/certification for Assistant Public Defender is not required. (Include "N/A" in the license and certification section of Attestation Form).	F.S. s. 27.53 (N/A) F.S. s 790.25 (N/A)
Assistant State Attorney	Attorney General	Provide copy of VOE or letter from employer validating employment. License/certification for Assistant State Attorney is not required. (Include "N/A" in the license and certification section of Attestation Form).	F.S. 27.18 (N/A) F.S. 27.181 (N/A)
Assisted Living Facility Administrator	Agency for Healthcare Administration	https://www.floridahealthfinder.gov/facilitylocator/facloc.aspx https://alfmacdonald-research.com/SuccessfulExamineesList.aspx Provide copy of verification of employer's (Assisted Living Facility's) registration confirming Administrator's name through ACHA's website above.	F.S. 429.02 F.S.429.07

		Also provide confirmation of receipt of ALF Gold-Leaf Certificate of Achievement from The MacDonald Research Institute (TMRI) website above.	
Active Military Personnel & Veterans <i>(formerly the Salute Our Soldiers Program)</i>			
Active-Duty Military and Veterans are NOT required to qualify with an eligible occupation above. Active-Duty Military and Veterans qualify based on their military service only.			
Active Military Personnel	<ul style="list-style-type: none"> •Active-duty personnel from the military (Air Force, Army, Coast Guard, Marine Corps, National Guard, Space Force or the Reserves) are exempt from the First Time Homebuyer Requirement. •Must provide a copy of his/her LES or copy of their SRCA to validate eligibility. •(Include "N/A" in the license and certification section of Attestation Form). 		
Veterans	<ul style="list-style-type: none"> •Veterans are exempted from the First Time Homebuyer Requirement when they provide a valid DD-214 that reflects discharge status as other than dishonorable. •Surviving spouse may participate in a VA first mortgage ONLY when providing a valid Certificate of Eligibility (COE). •(Include "N/A" in the license and certification section of Attestation Form). 		

strengthened family values, Canadian traditions, and the American pride of homeownership. She works every day, tirelessly, commitment and being on time. The Polish sense of hospitality was what Marlene always has a way of accomplishing anything she assumes to, and believes that nothing is impossible. She never stops from doing the daily work of taking care of others with generosity, determination and a sense of giving.

For her, a job is a lot more than a paycheck. It encompasses dignity and helping people. It is her place and her role in it. It is her community. It is about her self worth. It is all about building a better life and saying, "We going there too."

She is very active and connected within her community. Prior to her arrival, Marlene was working as a secretary, cleaning, retail, and travel guide. For many years she was the manager of one of the departments in The Grand Hotel and Spa, Royal Resort and Casino, where she still helps guests and residents. She is a corporate organization, helping with business, school, and after school programs. She owned a fitness center for 10 years. She is active and involved in the community of Fort Lauderdale, Delray, Coral Springs, Fort Lauderdale, Broward County and participating in The Miami Chamber of Commerce.

In addition, she has extensive professional experience in sales and management.

Marlene is a single mother with three children. The best part of her life is seeing them grow up, knowing that she is able to provide encouragement, support and to teach them good values. She joined a Catholic Church, where she has found a family and a place to belong.

As a mother, her first priority is to make her clients happy and to satisfy all their needs. Understanding the talent and ability to achieve the best outcome in every situation. She strives to ensure that the home buying process is fun, easy and stress-free. She does this always with a warm and friendly approach. She understands that the first step is to place a bid and follow every day to ensure that the process is smooth.

Benefits of Owning a Home vs Renting:

Investing in Yourself

Investing in yourself and purchasing a home offers you several **tax advantages**, the ability to **grow equity**, and a **place to call your own**. Buying a home is a feel-good milestone that offers a sense of pride and **accomplishment**.

Check out these eight benefits of owning your own. See why it may be **the best financial decision** you can make.

8 reasons to buy a home

1. Rents continue to increase

- The cost of rent has increased at a very fast rate throughout the country. This trend is only expected to continue. The high cost of rent means that paying a monthly mortgage is often comparable to or even cheaper than renting a home.

2. Homeownership is a better long-term investment

- Renting your home means paying your landlord and having nothing to show for it the next month. Home ownership is a great investment because it's a method of forced savings. When you buy a home with a 30-year mortgage and make monthly payments, you will own a home to sell at the end. If you rent a property for 30 years, however, you won't ever get any of your monthly rent payments back.

3. Down payments can be as little as zero dollars

- There are loan programs and government assistance programs that can get qualified home buyers into a home with a zero dollar down payment.

4. Gift money can be used as a down payment

- Gift money adds up and can be used towards the down payment on your own home. The amount you're eligible to receive depends on your loan program.

5. Gain equity as property values continue to rise

- Home values have risen and are expected to continue rising in the future, making homeownership a profitable long-term investment. In the past year alone, home prices have risen 13.2%. Why does this matter? Because increasing property values mean that the money you spend on your home will provide significant returns in the long run.

6. Predictable monthly payments

- When owning a home and using a fixed-rate mortgage, you will always pay the same amount each month and each year. There is no risk of a landlord trying to kick you out because they want to sell the home. Raising rent prices are not a threat either.

7. Bring in extra income by renting a room

- Being a homeowner means you have an opportunity to earn extra income by renting out a room, or look at short-term tenants via renting a room on Airbnb. As a homeowner, everything is completely up to you -- how much you charge, how often you have someone renting from you, etc. There is no landlord to ask permission from or roommate that needs convincing.

8. Tax deductions

- Short-term savings via annual tax write-offs and mortgage interest payment deductions, along with other deductions depending on each individual's situation. These deductions often amount to significant savings, and they are of course not available to renters.

Frequently Asked Questions

When did the Hometown Heroes program start?

- June 1st, 2022

Who is offering the Hometown Heroes program?

- Florida legislature's Florida Housing Finance Corporation Florida Housing – a quasi-government agency charged with assisting Florida residents in obtaining affordable housing through a variety of programs
- The Hometown Heroes Program is the newest

How much can you get?

- Up to 5.00% of your first mortgage loan amount (maxed at \$25,000)

What can it be used for?

- Down payment and closing costs

What real estate is eligible?

- Existing properties, new properties (but not if obtaining a construction perm loan), detached single family homes, condos, Up to 4 unit properties if buyer occupies one unit, town homes, mobile homes with land, and modular home with land.

Is this loan a gift?

- It is a 0% loan. It is not a gift, nor will be forgiven.

When, if ever, do you have to repay it?

- The loan gets recorded as a 30-year deferred 2nd mortgage which must be repaid in full upon:

- 1. Sale 2. Refinancing 3. Deed Transfer 4. Homeowner no longer occupying property as their primary residence.

Can you apply with ANY lender or mortgage broker you choose?

- No. You can apply ONLY with those approved by Florida Housing Company, which offers the product.

Qualifications and eligibility requirements:

- Permanent Resident in US
- Within the past 3 years, you have not owned and occupied a home as a Primary residence (exception of Retired Veterans, Active Military, and their spouses are exempt, and Mobile Homeowners on rented land are exempt)
- Active licensed/certified in qualified occupations
- Full time (not part time) in a qualified occupations (veterans are exempt) OR working in a bunch of part time jobs but the hours add up to at least 40.
- Purchase price is at or below the limits for the County in which is purchased. call for details.
- 640 or higher FICO credit score
- Qualified for a mortgage loan
- Complete a Homebuyer Education Class or HUD approved Counseling Course
- Occupying the home within 60 days of closing as a Primary residence