FLORIDA HOUSING FINANCE CORPORATION
Memorandum to Third Party Originators

Thank you for your interest in Florida Housing's Homebuyer Loan Programs. Please note that while we welcome your participation, **Florida Housing does not contract directly with third party originators (TPOs)**. TPOs must work directly with one of our approved Wholesale Lenders when choosing to offer our program.

ACTION REQUIRED

If you are brokering a loan through our program, please do **not contact Florida Housing directly** for program-specific questions or assistance with loan scenarios.

Instead, your main point of contact must be your wholesale lender. Your wholesale lender will assist with:

- Loan scenarios
- Program-specific overlays
- Lock procedures, timelines and required documentation

WHY THIS IS IMPORTANT

While you are encouraged to review Florida Housing's published guidelines, it is important to understand that each approved wholesale lender requires their TPOs to contact them directly for guidance and program inquiries.

RATE LOCK & RESERVATION POLICY

Please be advised: Florida Housing will NOT make any rate changes or cancel reservations at the request of a third party originator (TPO).

FL Housing and eHousing will not cancel a reservation if a borrower chooses to close with another lender or TPO. The direct lender or wholesale lender that made the initial reservation must cancel the loan.

Any inquiries regarding rate changes or product changes must be made by the direct lender or wholesale lender.

There will be no exceptions.

IMPORTANT REMINDER

Each wholesale lender may offer different program options. It is the responsibility of the TPO to verify which programs their wholesale lender offers.

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NEXT STEPS FOR THIRD PARTY ORIGINATORS

1. Reach out to your chosen wholesale lender from the list below.
2. Request approval to offer FL Housing's programs.
3. The wholesale account representative will provide information and guidance specific to onboarding and training.

If you have questions about which programs are offered, reach out to the appropriate wholesale lender directly.

APPROVED WHOLESALE LENDERS & CONTACT INFORMATION

Wholesale Lender	Contact Name	Email
FBC Mortgage, LLC	Peter Conrad	pconrad@fbchomeloans.com
First Community Mortgage, Inc	Jeff Pancer	jeff.pancer@fcmpartners.com
Gold Star Mortgage Financial Group	Christian Butterfield	cbutterfield@goldstarfinancial.com
Norwich Commercial Group, Inc (TPO Go)	Sheli Flieger	sheli@norcom-usa.com
Union Home Mortgage	Jon McCash	jmccash@uhm.com
United Wholesale Mortgage, LLC	Linda Terrasi	lterrasi@uwm.com
Windsor Mortgage, Plains Commerce Bank	Kevin Carlson	kcarlson@windsormortgage.com

Please Note: Only loan officers that work and live in Florida can offer our program. ALL Mortgage Brokers must hold a current valid Florida Driver's License. The TPO Broker must have a physical office(s) in the State of Florida licensed in the NMLS for a minimum of one year and licensed as a Mortgage Broker for two years in NMLS.

FINAL NOTE

To facilitate timely resolution of inquiries and minimize loan closing delays, TPOs are urged to identify their designated account representative with their wholesale lender.