WHOLESALE ANNOUNCEMENT 2026-69

August 3, 2026

Florida Housing Enhancements

<u>**Effective Date**</u>
Immediately

AMB is pleased to announce the expansion of

Florida Housing TBA FL First Government Products

Key highlights of the Florida Housing Standard TBA Program include:

- FL First Government Loan Program for TBA
    - Additional eligible loan types: FHA, VA, and USDA
    - Purchase transactions only
    - Primary residence only
    - 30-year fixed-rate term
    - Minimum credit score: 640
    - Maximum debt-to-income (DTI) ratio: 50%
    - Borrowers must meet Florida Housing income limits (refer to the TBA Guide)
    - Borrowers must meet Florida Housing loan limits (refer to the TBA Guide)
    - Must be a first-time homebuyer, unless an eligible exemption applies
    - Available with Assist Second Mortgage and Homeownership Loan Program Second Mortgage

Should you have any questions, please reach out to your Account Executive or Client Manager