



THE QUADS AT TUSCANY PRESERVE

NMLS #1418

HOME
LENDING



Your home is our business

THE
FIRM
RE
A REAL ESTATE COMPANY



ABOUT

Tuscany Preserve



Gated Community

Tuscany Preserve is a gated community of 500 homes in Polk County Florida near world famous attractions and shopping. Here you can sit poolside at the Clubhouse and read a book, or enjoy water sports of all kinds on nearby Lake Marion, a 2,990-acre natural lake.



Great Location

This community is located near major highways I-4 and US-192 and is at the heart of 2 new major highways – Central Polk Parkway and Poinciana Parkway.



Public transportation friendly

Tuscany Preserve is conveniently located near the last planned stop for the Commuter rail, SunRail, which links Poinciana to local areas, including the City of Orlando.



Site Plan + Amenities

Tuscany Preserve offers a variety of different amenities to enjoy from sports to relaxation.

AMENITIES INCLUDE:

- Resort-style Pool
- Clubhouse
- Fitness Center
- Basketball Court
- Tennis Court
- Gated Access
- Lawn Service
- Cable TV and Internet





Coming Soon...

The Quad Villa Model



Tuscany Preserve is a gated community of 500 homes in Polk County Florida near world famous attractions and shopping.

Here you can sit poolside at the Clubhouse and read a book, or enjoy water sports of all kinds on nearby Lake Marion, a 2,990-acre natural lake.

The Quad Villa model has 2 bedrooms and 2 full bathrooms with over 1056 sq ft of living space! Site amenities include resort style pool, fitness center, basketball court, tennis courts, and much more.

Financials:

- Pricing: \$219,000
- Avg. Rent: \$1,500 per month
- Tuscany Preserve COA: \$198 per month
- Association of Poinciana: \$285 per annum
- Taxes: \$2,300
- Insurance: \$450

Stop by for more details or call us!

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*Home1st Lending to provide up to \$3,500 in closing costs at closing. The Firm RE to provide up to \$3,500 in closing costs at closing. Borrower must qualify and receive a pre-approval from Home1st Lending to receive incentives. Cannot be combined with any other offers. This offer is valid until 12/31/2022. Home1st Lending, LLC is a licensed Florida Mortgage Lender. NMLS # 1418. Licensed by Florida Office of Financial Regulation - MLD181. Home1st Lending is not acting on behalf of or at the direction of HUD/USDA/Fannie Mae or Freddie Mac or any other federal agencies.



ABOUT THE BUILDER

Honesty Homes, INC: The Firm RE

Since 2018, Honesty Homes, INC has brought over 100 new homes to the Poinciana, FL. With over 150 scattered and unique lots, Honesty Homes is ready to build and customize your home.

They give all their new home owners the opportunity to select from their design center for their tile, exterior and interior paint, kitchen cabinets, granite and the option between a 2 or 3 car garage.

Brokered by Amer Lababidi, The Firm RE real estate company serves the Orlando community and surrounding areas. With top notch realtors, they have become one of the top real estate firms in the Orlando area.



"HAVE YOU SPOKEN TO A LENDER YET?"

At Home1st Lending, we offer several differentiators.



Peace of Mind- With nearly 1,000 families closed in 2018, Home1st Lending Central Florida based team understands exactly what it takes to get our clients into the home of their dreams. With access to over 55+ different financing options, we have the flexibility to tailor every loan to our client's needs. With us in your corner, you can expect peace of mind knowing if our seal of approval is on it, we will get it done.

Exceptional Communication – Both buyers and Realtors get updates at every key moment in the loan process, creating transparency for all parties involved via emails, phone calls, and even text messages from our system. This means everyone knows exactly where the loan is in the process and who to contact if there are any questions.

Dedicated Personnel – We believe it's important to have a unique team assigned to each unique client. This team includes the loan officer, processor, as well as a closer. This allows speed, efficiency, as well as a direct point of contact to keep things moving forward.

World Class Experience - Typically, a home is the largest financial decision in life, and that's why we are laser-focused on ensuring all of our clients become lifetime customers. We do that by providing a positive experience with clear communication. The experience our customers have working with us has allowed us to become the #1 rated lender in Central Florida on Zillow, as well as the trusted lender for many top Real Estate brokerages and teams. We do our absolute best to live up to the name and over-deliver an experience that will always be remembered.

**WE SHOP FOR
YOUR LOAN, SO YOU
DON'T HAVE TO**

**PERSONALIZED
SERVICE**

**50+ LENDER
OPTIONS**

**THE SPEED
YOU DESIRE**

Banks and mortgage brokers both offer services to help people borrow money to buy a home. However, we're also different.

As mortgage brokers, we specialize in finding you the best mortgage rates and programs.

Unlike the "one size fits all" offered by banks, with just one credit pull, we're able to shop over 50 top lenders on your behalf to match you with a loan that is suitable for your financial needs.



BANKS	HOME1ST LENDING (BROKERS)
Rates offered are the ones provided by the bank because they fund the loans themselves.	Working with various lenders provides us with access to a wide range of competitive rates.
Less flexibility, more restricted. May deny applications due to poor credit or high debt.	More flexible options. We can help buyers that are having trouble getting approved by banks.
You might end up with an extensive search looking through 4-5 banks to find good options.	We are a one-stop shop and can find you the best loan option, which saves you time and money.

CONTACT US TODAY TO LEARN ABOUT OUR VARIOUS LOAN OPTIONS!



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Choosing the home loan that's right for you.

Fixed-Rate Mortgage

A fixed-rate mortgage has an interest rate that will not change during the life of the loan, making it a good option for borrowers who plan to stay in their home long term, especially when interest rates are low.

Adjustable-Rate Mortgage (ARM)

An adjustable-rate mortgage, has an interest rate that is fixed, or “locked in”, for several years at the beginning of the loan. The initial interest rate for an ARM loan is usually less than that of a fixed-rate mortgage, allowing a borrower to purchase a larger home, while keeping monthly payments affordable at the beginning of the loan.

Portfolio Loan

A portfolio loan is ideal for borrowers looking for a long-term mortgage. This type of loan often does not require private mortgage insurance (PMI) as the lender assumes the default risk. Banks can create a unique loan for borrowers which is able to exceed Fannie Mae and Freddie Mac limits, in some cases.

Jumbo Mortgage

A jumbo loan is a mortgage that exceeds regulated established loan limits for borrowers with a FICO credit score of 700 or higher, a debt-to-income ratio of 45% or less and as little as six months worth of reserves.

FHA Loan

An FHA loan allows buyers to purchase a home with as little as 3.5% down (96.5% financed and tends to be more lenient on areas such as credit, funds to close, and co-borrowers. Finance your primary residence or obtain an FHA 203(k) rehab loan for a fixer-upper.

VA Loan

A VA loan is a safe way for active duty personnel, veterans & disabled veterans to qualify for a mortgage with no money down (100% financed). This type of loan requires a funding fee which is added into the amount of the loan paid over the life of the mortgage.

USDA Home Loan

A USDA home loan is available to qualified borrowers based on yearly income limits in specific areas a home is located. USDA loans can allow a borrower to finance up to 100% of the value of the home with zero down payment and low private mortgage insurance (PMI), when compared to other government programs.

FHA/VA Streamline Refinance





Home1st is also proud to offer FHA/VA streamline refinance programs. Speak to your loan specialist to learn about options available to you.



NON-QM LOANS

ABOUT NON-QM LOANS:

A non-qualified mortgage (non-QM) is a home loan that is not required to meet agency-standard documentation requirements established by the Consumer Financial Protection Bureau (CFPB). Given that some borrowers may not fit into the traditional government matrix for loans, i.e. self employed, Foreign Nationals, etc., this loan option makes it possible for these borrowers to reach their goal of homeownership with alternate documentation.

 DSCR/Investor Cash Flow	 Foreign National	 Bank Statement Mortgage	 ITIN Mortgage Loan
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1 Debt Service Coverage Ratio (DSCR)/Investor Cash Flow

A mortgage program that helps investors leverage property cash flow by qualifying based on rental analysis —no personal income/employment info needed to qualify.

- **Credit Score/LTV:** Min. 600 for purchase & rate/term w/ up to 80% LTV ; Min. 660 for cash-out w/ up to 75% LTV
- **Loan Amount:** Min. \$75,000; Max. \$1.5M
- **Minimum DSCR** (qualification based on property cash flow): 1.0*
- Borrower **MUST** own primary residence
- **Short-Term Rentals & VRBOS ok**—no condotels or hotels
- **Non-warrantable condos ok**
- Properties **CAN** be in LLC's name
- **No limit on number of properties**
- **40-year fixed interest only available**

*No DSCR needed with min. 700 FICO and max 75% LTV. Loan program availability and terms subject to change without notice. Home1st Lending, LLC is a licensed Texas Mortgage Lender. Licensed by TX Department of Savings and Mortgage Lending - Home1st Lending, LLC (NMLS #1418) DBA in Texas as Home1st, LLC. Home1st Lending, LLC is not acting on behalf of or at the direction of HUD/USDA/VA/Fannie Mae/Freddie Mac or any other federal agencies.

2 Foreign National

A loan product for Foreign Nationals looking to purchase or refinance a home in the US. This is a DSCR program with a 1:1 ratio cash flow—no income or US credit needed to qualify.

- **Credit Score/LTV:** No FICO required** w/ up to 70% LTV; up to 65% LTV on cash-out
- **Loan Amount:** Min. \$75,000; Max. \$1.5M
- **Minimum DSCR** (qualification based on property cash flow): 1.0*
- **Cannot** reside in the United States
- **Assets sourced and seasoned for 60 days**— must be in a U.S. FDIC insured bank for a minimum of 30 days
- 12 months reserves **required and must be in a U.S. bank**
- ACH auto-payment is **required**
- **Must have an eligible Visa:** B-1, B-2, H-2, H-3, I, J-1, J-2, O-2, P1, P2
- **No gift funds allowed**

3 Bank Statement Mortgage

A mortgage program for self-employed borrowers, who typically have substantial tax write-offs, that uses bank or personal statements to show the true cash flow (income) of their business—no tax returns needed.

- **Credit Score/LTV:** Min. 600 w/ up to 70% LTV, no MI (primary); Min. 640 w/ up to 80% LTV for secondary/investment
- **Loan Amount:** Min. \$150,000; Max. \$3M
- **12 or 24 month** business or personal bank statements; **1099 options available**
- **Two years self-employed required**
- **Two years seasoning** for foreclosure, short sale, bankruptcy or deed-in-lieu
- **Owner-occupied, second homes, and non-owner occupied; Non-warrantable condos ok**
- Borrowers **can own as little as 50% of the business** for business bank statements or **25% for personal bank statements**
- **Purchase, cash-out or rate/term refi**
- **40-year fixed interest only available**

4 Individual Tax Identification Number (ITIN) Mortgage Loan

A mortgage program for borrowers who do not have social security numbers. Borrowers with ITIN cards can qualify for a mortgage as long as they meet eligibility requirements—this is a full doc non-QM loan.

- **Credit Score/LTV:** Min. 600 w/ up to 75% LTV
- **Loan Amount:** Min. \$125,000; Max. \$2.5M
- **One year seasoning** for foreclosure, short sale or deed-in-lieu
- **Two years seasoning** for bankruptcy
- **Primary home only; one-unit only**
- **Non-warrantable condos ok**
- **Purchase, cash-out or rate/term refi**
- **Up to 50% DTI**



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Mortgage Dos and Dont's



DOS:

GATHER DOCUMENTS

Keep all original copies of pay stubs, bank statements and other important financial documents.

SAVE MONEY

Your financial status will be checked several times during the home loan process.

KEEP YOUR CURRENT ADDRESS

Continue to make rent payments on time & update your loan originator if you have a change in address.

INFORM YOUR LOAN OFFICER

Be sure to disclose any professional/personal relationships related to your employment and/or home purchase. If you expect a change in funds outside your normal limits, please contact your loan originator. When in doubt, always notify your LO.

DONT'S:

CHANGE OR QUIT JOBS

Changing your income level or employment status can alter your qualification status for a mortgage. Few individuals on unemployment are able to qualify for a loan.

MAKE A BIG PURCHASE

Purchasing a new car, boat or furniture can negatively impact your loan qualification status.

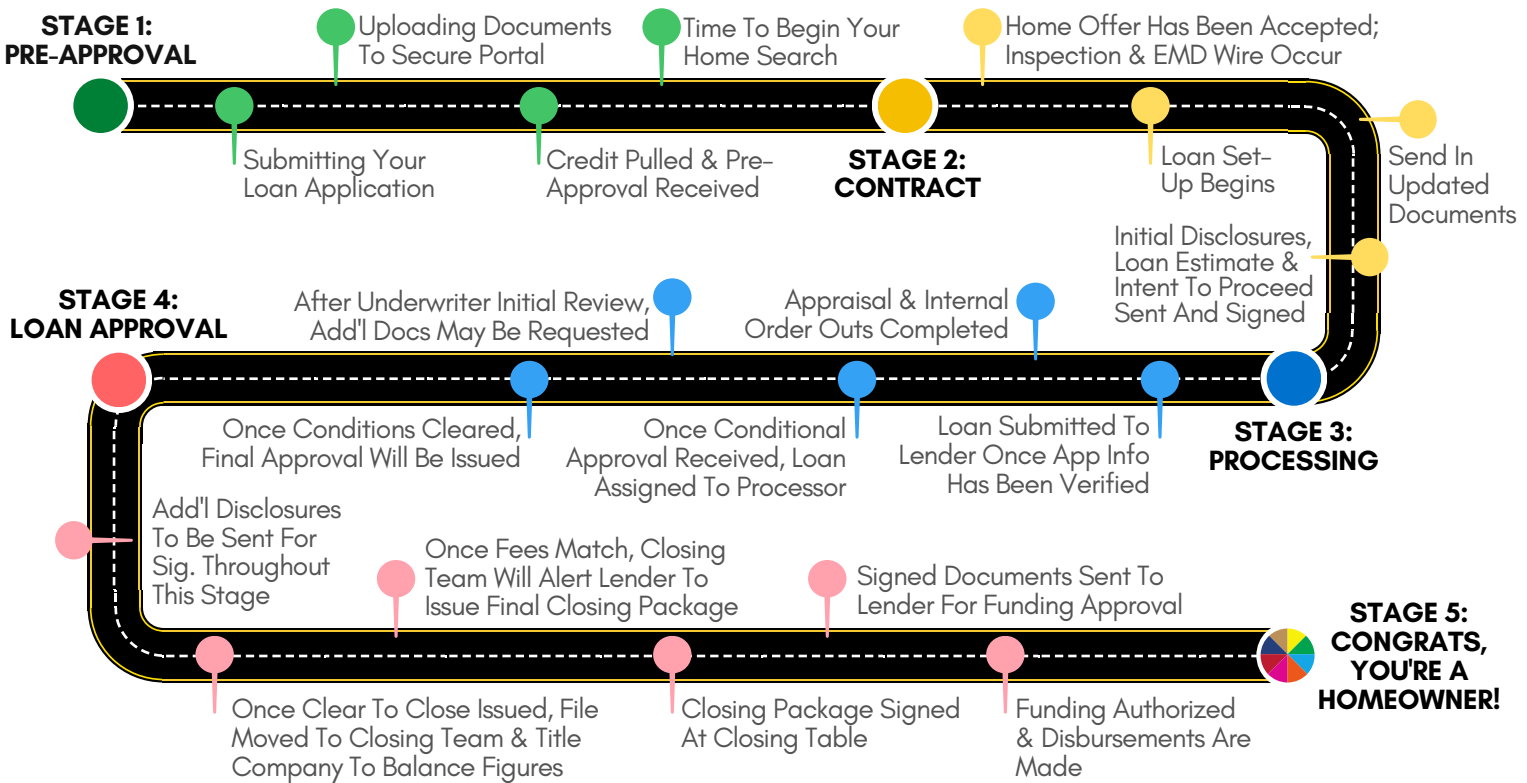
OVERUSE CREDIT CARDS

Your credit score will be checked right before closing, so it is important to maintain your score.

GO ON VACATION

If at anytime you need to leave the country or go on vacation during the process, notify your loan originator immediately.

The Home Loan Process Roadmap:



Home1st Lending is your team of local experts, tailoring mortgages to fit your individual needs.

From our initial consultation to your closing date – and beyond – Home1st Lending is here for you. The fact that we personalize our approach and shop over 50 lenders ensures that you will get the right loan for you. The fact that we treat you like family ensures the entire process will be enjoyable and rewarding.



Get started today!

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Corporate Office

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