

**Own a Home Opportunity Program  
(Charlotte, Collier, DeSoto, Lee, Palm Beach, and Sarasota Counties)**

**Co-signers (FHA, VA, USDA-RD)**- Are permitted to the extent allowed by applicable Agency (FHA,etc). Treat co-signer income as directed by agency. A co-signer cannot have any ownership interest in the property (they cannot be on the mortgage/deed/warranty deed). And a co-signer may not live in the property. (Added 12-07-16)

**Co-signers (Freddie Mac)** - Not allowable.