

**HBEI PROGRAM AGREEMENT**  
BETWEEN  
APPROVED HBEI NETWORK AGENCY  
AND  
TENNESSEE HOUSING DEVELOPMENT AGENCY

We, the undersigned representative of the nonprofit organization named below, agree to carry out the following as part of our Homebuyer Education Initiative (HBEI) working agreement with the Tennessee Housing Development Agency (THDA) to deliver homeownership education and counseling services in the state of Tennessee. As non-profit providers of homeownership education and counseling, we understand that our commitment to work in partnership with THDA means that we have read and will meet the requirements of the THDA Homebuyer Education and Counseling Program and Standards Guide. We also endorse and intend to adopt the National Industry Standards for Homeownership and Counseling. In addition, to express our intention to conduct our services in a professional manner and to ensure the delivery of consistent services and information to consumers, our certified trainers will sign the National Code of Ethics and Conduct. We understand that a condition of our agency remaining in good standing under the HBEI Program is annual attendance at THDA's Housing Industry Symposium or other similar activities required by THDA or HUD.

When providing pre-purchase homeownership education, we will use the NeighborWorks America "Realizing the American Dream" curriculum as it is designed and eHome America's curriculum. This means we will spend a minimum of 6 hours reviewing the curriculum with homebuyers or other clients receiving our education and counseling services. As a new agency, THDA will provide start-up training materials at no cost to us after we have accomplished the following:

- Have at least one staff or board member who has completed the NeighborWorks "Training for Trainers: Homebuyer Education Methods" course, passed the course test, and received certification
- Provided THDA with all required start-up documents
- Have begun (or completed) the process to adopt the National Industry Standards for Homeownership Education and Counseling.
- Counseling staff have thoroughly read the THDA HBEI Program Guide and will adhere to it.

As an existing agency, THDA will continue to supply us with training materials as long as we remain in good standing and stay current with our customer reporting.

In order to receive payment for homebuyer education provided to customers with purchased THDA loans, we will submit the necessary fiscal forms. In addition, we will submit any requested documentation and stay current with our customer data entry and reporting. We understand that our records and files are to be available for possible monitoring by THDA and that our clients may be contacted by THDA for customer follow-up. We will inform our customers of this possibility.

We will be listed on the homeownership educator section of THDA's website and will be available to provide homeownership education and counseling services to the public. We will provide the Tennessee Homebuyer Education Initiative certificate to persons successfully completing our homeownership education training. We will place our THDA Trainer ID number near the name of our Agency on certificates we distribute to clients.

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Executive Director/Main Contact

\_\_\_\_\_  
Organization

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date