

# THDA LENDER NOTICE: #2023-18

June 27, 2023

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**SUBJECT: GENERAL UPDATES FROM THDA**

## **THDA PROGRAM NAMES**

To allow our program partners that utilize Optimal Blue's pricing engine ease of programming with their LOS, THDA has updated the program names on all programs by removing the "dash" (-) and replacing it with the word "with".

THDA has also worked with Optimal Blue to add the Great Choice Uninsured Conventional Portfolio products into the product tree for THDA.

## **COMERGENGE BY OPTIMAL BLUE**

Information regarding the application process with Comergence by Optimal Blue has been added to the guide.

## **SHIPPING ADDRESS REMINDER**

All original mortgage notes and original recorded Deeds of Trust should be shipped to the following address:

THDA  
Attn: SFLO Closing Department  
502 Deaderick Street, Third Floor  
Nashville, TN 37243

## **ACCESSORY UNITS**

After receiving additional guidance/clarification from THDA's bond council, THDA has updated our Property Eligibility guidelines. Accessory unit/mother in-law suite is acceptable if documentation is provided that the unit is not to be used in a trade or business. If the unit is to be rented, then it is subject to the not greater than 15% trade or business rule and the unit has to be at least 5 years old under the tax code.

## **FHA SUPPLEMENT CONSUMER INFORMATION FORM REQUIREMENT**

The Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2023-13, Supplemental Consumer Information Form](#). The Supplemental Consumer Information Form (SCIF) contains information about the borrower's language preference, if any, and any homeownership education and housing counseling the borrower may have received. This ML requires mortgagees to provide prospective forward mortgage borrowers with the SCIF at the time of application, and to submit this information to FHA as part of the lender's required loan application data submissions. Borrowers may elect to provide their lenders with no information, some information or all the information requested in the SCIF. THDA will require the form to be submitted with application dates outlined in the ML.