

THDA Mortgage Products

- 6% of the purchase price
DPA
or
- \$6000 DPA

Classroom Style Pre Purchase Course (In-Person or Virtual)

- Minimum of 6 hours
- Utilizes *Realizing the American Dream* curriculum
- Fee of up to \$99
- THDA Pre-Purchase Certificate of Completion issued

Online Pre Purchase Course

- Must register through THDA's eHome link
- Registration fee of \$99
- Agency receives all notifications from eHome
- 1-hour follow-up session required; answer customer's questions, review customer's test/quizzes, assist with creating budget
- THDA Pre-Purchase certificate of completion issued

- Great Choice Plus FHA
- Homeownership for the Brave (DPA for Veterans)

- GC97 Conventional Loan

STEP IN

- Allows State of TN employees or certain employers to complete the online Pre-Purchase course at a discounted rate (\$25)
- Contact stepin@thda.org to obtain a discount code
- THDA receives notifications from eHome; follows up with customer upon completion of the course and requests transfer
- Agency is notified of transfer, contacts customer, conducts 1-hour counseling session
- THDA STEP IN certificate of completion issued