

THDA's Checklist for eHome Counseling Sessions

*THDA requires that eHome America follow-up sessions meet HUD Housing Counseling requirements.

Prior to Counseling Session:

- Contact borrower, within 2 business days, to schedule the follow up session
- Review the borrower's course to identify and customize speaking points
- Utilize eDocs through eHome America to send intake packet and obtain additional documents

THDA Required Topics During Counseling Session:

- Verify borrower names for session and make sure all borrowers on the loan are present
- Collect disclosures, download eHome intake, & complete verification of ID once identification is confirmed
- Create a sustainable budget- [What is a Sustainable Budget?](#)
- Financial Assessment/Affordability Analysis- [Financial Analysis Guide](#)
- Review the following documents:
 - [Get a Home Inspection](#)
 - [Ten Important Questions to ask your Home Inspector](#)
 - [Disclosure of Lead-Based Paint Hazards in Housing](#)
- Discuss or review sections at 80% or less in their eHome account
- Review type of mortgage/loan & make sure client is aware of at least 3 loan options
- Knowing where DPA and closing cost assistance is coming from & explain a 2nd mortgage if applicable
- Review the CFPB's [loan estimate](#) & [closing disclosure](#) guides
- Discuss Payment Due Date
- Post Purchase: Savings for Repairs, Renting vs Owning, Maintaining your Home & Property Value
- Create Action Plan & Provide Borrower with a Copy
- Landlord Education Verification (if applicable)
- Schedule a follow-up plan
- Save time for questions

Recommended:

- Termites
- Pitfalls of cash-out-refinancing
- Flood, earthquake, life, and mortgage insurance in more detail
- Understanding Investors (i.e. HUD vs. THDA)
- RTAD Declaration Page
- Share Local Resources
- Offer Foreclosure Prevention Support
- Understanding Fraud
- Knowing Property Lines
- Awareness of Tax Bills

- Consider the Borrower's Background and Culture
- Copy the lender when you send the certificate
- Discuss escrow & any borrower rights around servicing