

eHome Follow-Up Tips Checklist

Prior to Follow-Up 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 Follow-Up Session:

- Verify borrower names for session and certificate of completion
- Review budget and consider comparison budget
- Discuss or review sections at 80% or less (challenging)
- Answer questions
- Affordability for the borrower
- Review type of mortgage/loan (FHA, USDA, VA, Conventional)
- Knowing where DPA and closing cost assistance is coming from
- Track/Identify/Review commonly missed questions by most borrowers
- Review Loan Estimate (CFPB Example) and Closing disclosure, if applicable
- Post Purchase: Savings for Repairs, Renting vs Owning, Maintaining your Home & Property Value

Optional:

- Review the home buying team
- Recapture
- Termites
- Pitfalls of cash-out-refinancing
- Flood, earthquake, life, and mortgage insurance
- Understanding Investors (i.e. HUD vs. THDA)
- Questions to ask the home inspector
- The RTAD declaration page
- Build trust and long-term relationship with the borrower and let them know you are a resource
- Helpful local resources
- Offer Foreclosure prevention support
- Learn what the borrower does for a living to help guide the conversation
- Understanding fraud
- Knowing property lines
- Awareness of tax bills
- Consider the borrower's background and culture because it could influence how they might see homeownership
- Reminding them that delays in getting information could result in delays in receiving a certificate
- Copy the lender when you send the certificate