

**HFA of Lee County Mortgage Credit Certificate (MCC) Program
Charlotte, Collier, DeSoto, Lee, Sarasota, St. Johns, and Volusia Counties.**

Homebuyer Education All borrowers must attend homebuyer education from an educational provider approved by the Issuer. The Issuer prefers that education be taken as early in the home buying process as possible to maximize the benefit to the borrowers. A Homebuyer Education Certification is acceptable for a period of one year from issuance. Lender provided homebuyer education is unacceptable as is over the phone education. If an education course is not listed on the HUD face-to-face web site, it is not acceptable.

Approved Face-to-Face education provider

- 1) Face to face from a [HUD approved education provider](#)

Approved Online education providers

- 2) Online education from eHomeAmerica www.eHomeAmerica.org
- 3) HomeTRAK online education: <http://hometrakonline.org>
- 4) Online education from MGIC (Instruct your borrower to look for: *MGIC Homebuyer Education for Freddie Macs Home Possible Program and certain HFA's*):
English <https://homebuyers.mgic.com>
Spanish: <https://compradoresdecasa.mgic.com>