

Assist Homeownership Program with Forgivable Second Mortgage

Homebuyer Education

PRE-CLOSING the Mortgagor shall have received appropriate homebuyer education pursuant to a homebuyer education program approved by the Lender (unless qualifying under a Veteran's Exception or those who are exempt by purchasing a home in a Federally Designated Targeted Area as specified in the this Program Guide). **Examples of acceptable homebuyer education include:** face-to-face homebuyer education if provided by a HUD approved counseling agency, refer to www.hud.gov for a list of approved education providers by county. Online HBE is also permitted if provided by a HUD approved agency, a mortgage insurance provider, or an Agency or GSE sponsored course. Certificates of completion are acceptable for 1 year from the date of completion.