## **Comfort of Home Program**

## **Homebuyer Education**

Only first-time buyers utilizing the conventional loans products (Fannie Mae HFA Preferred and Freddie Mac HFA Advantage) must complete a PRE-CLOSING homebuyer education course. The Homebuyer Education course must meet the standards for Homeownership Education & Counseling set by HUD or the National Industry Standards. Post-closing education is not acceptable. Education provided by a mortgage insurance company is acceptable however, it is the lenders responsibility to ensure the course meets the standards described above.

Click on this link to view the HUD approved courses.

eHomeAmerica online course: https://www.ehomeamerica.org

Fannie Mae HomeView online course: <a href="https://www.fanniemae.com/education">https://www.fanniemae.com/education</a>

Framework online course: Fannie Mae Framework online education

Freddie Mac CreditSmart online course:

http://www.freddiemac.com/creditsmart/tutorial.html