

## OCHFPA Turnkey Plus Grant Program

### Homebuyer Education

Buyers utilizing the Freddie Mac HFA Advantage Conventional Loan will be required to attend homebuyer education. The course, Freddie Mac CreditSmart – Steps to Homeownership Tutorial is required if a borrower is a first-time homebuyer. The tutorial must be completed by at least one borrower per Guide Section 4501.12 Click on this link to attend the training: <https://creditsmart.freddiemac.com/paths/homebuyer-u/>

The course may also be conducted by a HUD-approved counseling agency including online HUD-approved non-profits using eHomeAmerica: <https://www.ehomeamerica.org/>