

## Homebuyer Education

Each Homebuyer must complete pre-purchase counseling provided by one of the following:

- TDHCA's FREE Online Homebuyer Education course "Becoming a Homeowner" available through Texas Homebuyer U - <http://education.myFirsttexashome.com/>.
- Housing counselor(s) certified through TDHCA's Program (TSHEP)
- HUD counseling agencies
- Online counseling offered by MI companies, Fannie Mae, Freddie Mac or eHome America

A Certificate of Completion will be required for each borrower and does include a Non Purchasing Spouse. Non Occupying Co-signers are not required to complete a Homebuyer Education Course and additionally may be current homeowners themselves.