



First Time Homebuyer Education Courses

- ❖ Centennial Bank – The American Dream – This course helps you find which loan type will fit your needs and helps teach you common mortgage terms.
 - Held the 3rd Thursday of every month
 - <https://www.my100bank.com/mortgage/mortgage-first-time-homebuyers/>
 - <https://www.happybank.com/personal/mortgage/first-time-homebuyers>
- ❖ Fannie – HomeView – This is a first-time homebuyer course that will teach you how to save and prepare for your home purchase, understand the mortgage process, and more.
 - English and Spanish
 - <https://www.fanniemae.com/education>
- ❖ Freddie Mac – CreditSmart – This course teaches you how to raise your credit score and keep it up.
 - English and Spanish
 - Recommended for Florida Housing Programs
 - https://creditsmart.freddie.mac.com/paths/homebuyer-u/?gclid=EAlaIQobChMI7PbRjLeI-QIV6HxvBB1q3giwEAAYASABEgKc3fD_BwE
- ❖ ADFA – eHomeAmerica – This course helps you to determine if homeownership is right for you.
 - Fee associated with this program
 - HUD Approved
 - English and Spanish
 - <https://www.ehomeamerica.org/adfa?ReturnUrl=%2f>
- ❖ Essent – Finally Home – Provides low-cost homebuyer education.
 - Fee associated with this program
 - HUD Approved
 - <https://www.essent.us/tools-resources/homebuyer-education>
- ❖ MGIC – Readynest – Takes you through key homeownership topics to help with your confidence in the homebuying process.
 - <https://www.readynest.com/homebuyer-resources/the-test>
- ❖ Tsahc – ClearPoint – Over the phone counseling and self-paced online education courses to help you understand the homebuying process.
 - Fee associated with this program
 - HUD Approved
 - English only
 - <https://www.tsahc.org/homebuyers-renters/home-buyer-education>
- ❖ Housing Channel – Framework – Helping to navigate the steps of the homebuying process.
 - Fee associated with this program
 - HUD Approved
 - Spanish and English
 - <https://housingchannel.frameworkhomeownership.org/Default.aspx>
- ❖ HomeTrek – An education course to coach you on how to afford, buy, and maintain a home.
 - Fee associated with this program
 - HUD Approved
 - <https://www.hometrek.org/>

Certain loan programs offered by Fannie Mae, Freddie Mac, Centennial Bank, Happy State Bank, a Division of Centennial Bank, and Down Payment Assistance Programs may require borrowers to take a specific homebuyer education course.

Speak with your lender to determine if a specific course is needed for your loan program.

All courses listed will meet the First Time Homebuyer Education Course Credit requirement.

All loans subject to credit and property approval. **Member FDIC**