

JPFA

Comfort of Home Program

Homebuyer Education Requirement

Only ONE borrower (at least the primary borrower) 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: <https://www.fanniemae.com/education>

Framework online course: [Fannie Mae Framework online education](#)

Freddie Mac CreditSmart online course:

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

[MGIC FinallyHome online education](#) (This is the ONLY homebuyer education that would be acceptable from MGIC. The ReadyNest course is NOT acceptable.)