

APPROVED HOMEBUYER EDUCATION CLASSES

<u>Completion Certificates Dated Prior to 4/1/20:</u> NIFA will allow education completion certificates from one of the Approved Homebuyer Education Class online providers included on the list dated 4/3/18.

<u>Completion Certificates Dated On and After 4/1/20:</u> NIFA will require education completion certificates from one of the Approved Homebuyer Education Class online providers included on the list dated 3/20/20.

<u>Education Requirements:</u> NIFA requires homebuyer education for all loans. The homebuyer class provides the greatest benefit when taken early in the home buying process (before searching for a home). While NIFA encourages all first-time homebuyers to take a face-to-face education class, unless otherwise stated, online classes are acceptable.

All occupying borrowers who execute the Promissory Note must complete an education class and their name must be printed on the completion certificate and submitted with the Pre-Closing Package. Certificates are valid for 12 months from the issuance/completion date.

<u>Face-to-Face Classes:</u> Non-Profit Organizations approved as REACH Affiliates are located across the State of Nebraska and can be located on the Nebraska Housing Developers Association website at <u>www.housingdevelopers.org.</u>

Online Classes:

Framework

www.frameworkhomeownership.org

CreditSmart Homebuyer U

www.freddiemac.com

eHome America

www.ehomeamerica.org

There may be some situations where the provider charges a fee for the class. You can contact the NIFA Homeownership Team by phone at 402-434-3900 or email at homeownership@nifa.org with any questions.