




MEMORANDUM

VIA E-MAIL

TO: WVHDF Participating Lenders

FROM: Justin Hylbert   
Business Development & Lender Support Officer

DATE: Thursday, January 6, 2022

SUBJECT: Update and Reminders on Homeownership Education

As mentioned previously, Fannie Mae's (FNMA) new homeownership education course, HomeView™, is now live. Accordingly, the Fund has updated the link on our Lending Partners page ([www.wvhdf.com/lending-partners/](http://www.wvhdf.com/lending-partners/)) in the "Frequently Used Lender Forms" section.

Importantly, the HomeView™ course is offered free of charge whereas the previous education course, Framework®, now requires payment. *HomeView™ should be utilized going forward*, eliminating a cost to your Borrower(s), however, Framework® will be accepted as the homeownership education requirement if your customers have previously completed the course but have not yet Closed. As with previous online courses, HomeView™ provides a certificate upon completion for remittance.

Please remember the Fund's policy on homeownership education:

1. Required on *all* Conventional Homeownership, Movin' Up, and Movin' Up Special loans, regardless of past homeownership experience, and
2. We will continue to follow and accept the homeownership education guidance as outlined by FNMA.

We appreciate all you do for our mutual customers and wish everyone a successful 2022. Please contact me or other Single Family Lending staff if you have questions.