Memphis Virtual Homebuyer Fair

April 24, 2021
10:00 am – 11:30 am CT

Partners:
Tennessee Housing Development Agency
United Housing
Frayser CDC

Sponsors:
Memphis Area Association of Realtors®
ComCap Partners
Agenda

10 - 10:05 am  Welcome and Overview of Agenda  
•  Steve O’Connor, MBA

10:05 - 10:30 am  What are the benefits from homebuying?  
•  Priscilla Reed, United Housing  
•  Dalisia Brye, United Housing

10:30 - 10:55 am  Why should you buy now? Simple steps to homeownership  
•  Vee Turnage, Frayser CDC  
•  Cheryl Muhammad, Assured Real Estate and NAREB

10:55 - 11:25 am  How to get Down Payment and Other Financial Resources  
•  Ella Harris, THDA  
•  Rob Chrane, Down Payment Resource

11:25 - 11:30 am  CONVERGENCE Memphis is here to help  
•  Phyllis Robinson, MBA

11:30 am  Additional Q&A  
•  Housing Counselors and Down Payment Assistance
HOMEOWNERSHIP

PRESENTER:
MRS. PRISCILLA REED, MBA
Director of Housing Counseling & Home-buyer Education
Why own a home?

- Control over decisions related to your living environment
- Stability
- Equity
- Tax Benefits
- Generational Wealth
WHAT SHOULD I DO?

- Determine if homeownership is right for you
- Identify your personal values
- Set your financial goals
- Determine how much you can afford
- Put a date and a dollar amount on your goal of homeownership
- Make an action plan to achieve your goals of homeownership
- Rate your finances based on what a lender considers
- Consult with a HUD housing counselor
- Get educated on the homebuying process
Home ownership begins with you and us at ...

UNITED HOUSING, INC
2750 COLONY PARK DRIVE
MEMPHIS, TN 38118
901-272-1122
WWW.UHINC.ORG
Giving you the information you need to become and STAY a successful homeowner.

Presented by Vernatria Turnage
FCDC Housing Counselor
THE FRAYSER CDC

- 250 major rehabs to date
- 11 new constructions and counting
- 120 rental homes, at 100% occupancy
- Provided housing counseling to over 3,000 households
6 STEPS TO UNDERSTANDING THE HOME BUYING Process

- Are You Ready To Buy
- Managing Your Money
- Understanding Credit
- Obtaining A Mortgage Loan
- Protecting Your Investment
- Shopping For A Home
ARE YOU READY TO BUY?

QUESTIONS TO ASK

- WHAT ARE THE PROS AND CONS OF OWNING A HOME?

- WHAT ARE MY GOALS?
UNDERSTANDING CREDIT

OBTAIN A CREDIT REPORT AND CREDIT SCORE

SOLVE CREDIT PROBLEMS

ADDING UP THE FICO SCORE

Payment History 35%
Amounts Owed 30%
Length of credit history 15%
New Credit 10%
Credit mix 10%
OBTAINING A MORTGAGE LOAN

- UNDERSTAND WHAT A MORTGAGE IS
- SHOPPING FOR A LENDER
PROTECTING YOUR INVESTMENT

HOME SAFETY

HOME OWNERS INSURANCE
SHOPPING FOR A HOME

WHAT DO YOU WANT IN A HOME?

FINDING A REALTOR
Home Buyers Presentation

Assured Real Estate Services
Cheryl Muhammad
ABR, CRB, CRS, GRI, MMDC, RENE, SFR, SRS

I'll run the extra mile for my clients
AUTOMATIC MLS HOME SEARCH

Showing of Desired Properties
“Make appointments to view immediately”

There Are Many Buyers Looking At The Same House
Earnest Money,
Inspection Fee,
Appraisal & Down Payment (in bank account)
Handling Multiple Offers
Home Inspection - prepare for 2 - 3 hours
Repair Negotiations

- Repair Proposal
- Repair Amendment
Hello Everyone,

I am Ralph Perrey, Executive Director of the Tennessee Housing Development Agency. THDA is thrilled to usher in the new decade with you! As we enter a new decade, the affordable housing sector is being shaped by a host of ever-changing economic, social and political factors that are playing out in different ways at national and local levels.

THDA is equipped to help you discover new and more effective ways to meet the housing needs of the communities where you live and work. We have the opportunity to network, share best practices, and explore how we can work together to increase quality housing opportunities for families throughout the state of Tennessee.

Ralph M. Perrey
Executive Director
We Welcome You

Make a “GREAT CHOICE” know the advantages of a THDA Mortgage Loan
THE BASICS FOR THDA
GREAT CHOICE, GC97
AND DOWNPAYMENT
ASSISTANCE

GREAT CHOICE TN.COM
Our Criteria

FHASOS

Great Choice CRITERIA

First-time Homebuyer
Household Income Limits
Single Family Residence

Acquisition Cost Limits
Owner-occupied Property
640 Min. Credit Score
Great Choice First Mortgage Products

FIRST MORTGAGE

30 Year Fixed Rate
FHA, VA, USDA, CONV
THDA Sets Rate

ALL ELIGIBLE APPLICANTS
CONSULT A THDA APPROVED LENDER
ELIGIBILITY CRITER APPY

FIRST MORTGAGE

Homeownership for the Brave

30 Year Fixed Rate
FHA, VA, USDA, CONV
Discounted Interest Rate

ELIGIBLE MILITARY, VETERANS, SPOUSES
GC97 FIRST Mortgage Product

FIRST MORTGAGE

30 Year Conventional Fixed Rate Freddie Mac Product THDA Sets Rate

ALL ELIGIBLE APPLICANTS CONSULT A THDA APPROVED GC97 LENDER
ALL ELIGIBLE APPLICANTS
CONSULT A THDA APPROVED LENDER
NOT A STAND ALONE MORTGAGE
MUST GET THDA FIRST MORTGAGE

GREAT CHOICE PLUS
THDA PROVIDES
$6000 < $150,000
$7,500 ≥ $150,000
Towards Down Payment and/or Closing Costs

SECOND MORTGAGE

DOWN PAYMENT ASSISTANCE
GreatChoiceTN.com
HELP FOR HOMEBUYERS

Tennessee Housing Development Agency

Buy A Home
Help for Homeowners
Help For Renters & Section 8/HCV
Government & Nonprofit Partners
Homeownership Partners
Rental Housing Partners and Landlords

Buy A Home

First-time Homebuyers
A 30-year fixed interest rate home loan created by

Active Duty Military and Veterans

Repeat Homebuyers
Repeat homebuyers in over 50 Tennessee counties
# Tennessee Housing Development Agency

## GREAT CHOICE MORTGAGE LOAN PROGRAM

### Current Acquisition Cost & Income Limits by County

<table>
<thead>
<tr>
<th>Counties</th>
<th>Acquisition Cost Limits</th>
<th>Household Income Limits 1-2 Persons</th>
<th>Household Income Limits 3+ Persons</th>
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INCOME LIMITS APPLICABLE TO THE GREAT CHOICE PRODUCT ONLY. ACQUISITION COST LIMITS APPLY TO GREAT CHOICE AND GC97. REFER TO THDA.ORG FOR UP-TO-DATE INFORMATION.
**Active THDA Lenders**

*Names in red indicate THDA top lenders*

- A Mortgage Boutique
- Academy Mortgage Corporation
- Accurate Mortgage, a division of Acopel Home Loans LLC
- AmCap Mortgage
- American Financial Network
- American Mortgage Service Co.
- American Neighborhood Mortgage
- Acceptance Company
- American Pacific Mortgage Corp.
- AmeriFirst Financial Corporation
- Ameris Bank
- AmRes Corporation
- Angel Oak Home Loans
- Ark-La-Tex Financial Services dba Benchmark Mortgage
- Atlantic Bay Mortgage
- Bancorp South Bank
- Bank of Cleveland
- Bank of England
- Bank of Jackson
- Bank of Tennessee
- Bartlett Mortgage
- Bay Equity LLC
- Broker Solutions Inc dba New American Funding
- Cal Con Mutual Mortgage LLC dba One Trust Home Loans
- Caliber Home Loans Inc.
- Cardinal Financial Company
- Castle and Cooke Mortgage LLC
- Central Bank of St. Louis
- Cherry Creek Mortgage
- Christensen Financial Inc.
- Churchill Mortgage Corp.
- CMG Mortgage Inc.
- Colten Mortgage
- Community Mortgage Co.
- CrossCountry Mortgage
- DAS Aquisition
- DHI Mortgage Company, LTD
- Eagle Bank & Trust Company
- Envoy Mortgage Ltd.
- Eustis Mortgage Corporation
- Everett Financial Inc.
- Evolve Bank & Trust
- Fairway Independent Mtg. Corp.
- F & M Bank
- Fifth Third Bank
- First Citizens National
- First Community Mortgage
- First Federal Savings-Dickson
- First National Bank of Middle Tenn.
- First Vision Bank of TN
- FirstBank
- Gardner Financial Services Ltd dba Legacy Mutual Mortgage
- Gateway Mortgage Group
- Gold Star Mortgage
- Guaranteed Rate Inc
- Guaranty Home Mortgage
- Guild Mortgage Co.
- Hamilton Home Loans
- Highlands Residential Mortgage
- Hometown Lenders LLC
- IberiaBank, a division of First Horizon
- Independent Bank
- Inspire Home Loans
- Intercoastal Mortgage
- InterLinc Mortgage Services LLC
- iServe Residential Lending LLC
- Land Home Financial Services
- Leaders Credit Union
- Lennar Mortgage
- Liberty Financial Mortgage a Division of EFTFCU
- LoanDepot.com
- Member First Mortgage dba Platinum Financial Funding
- Mortgage Investors Group
- Mortgage Solutions of Colorado
- Mortgage Research Center aka Veterans United Home Loans
- Movement Mortgage
- NVR Mortgage
- Nations Lending
- Nations Reliable Lending (NRL)
- Network Funding
- Northpointe Bank
- One Bank of Tennessee
- Panorama Mortgage Group
- Paramount Residential Mortgage
- Patriot Bank
- Pinnacle Bank
- Primary Residential Prime Lending
- Regions Bank
- Reliant Bank
- Renasant Bank
- Security Federal Savings
- Security National Mortgage Co.
- Sierra Pacific Mortgage Co.
- Simmons First National Bank
- Stockton Mortgage Corp.
- Success Mortgage Partners Inc.
- Summit Funding Inc.
- Sun West Mortgage Co.
- SunTrust Mortgage
- SWBC Mortgage Corp.
- Synovus Mortgage
- T2 Financial dba Revolution Mtg.
- The Home Loan Expert
- The Mortgage Firm
- Thrive Mortgage
- United Community Bank
- U.S. Bank
- Vanderbilt Mortgage
- Wilson Bank & Trust
- Wolfe Financial

*This active list includes all THDA approved lenders who participate in the Great Choice Mortgage Loan Program in 2020-21.*
**Lenders approved to participate in THDA's GC97 mortgage loan program:**

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<th>Gardner Financial dba Legacy Mutual</th>
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**THIS ACTIVE LIST INCLUDES ALL THDA APPROVED LENDERS WHO PARTICIPATE IN THE GC97 MORTGAGE LOAN PROGRAM IN 2020-21.**
Mi Techo, Inc.
Locations may vary so please check with Derna.
Collierville TN 38017
Phone: (901) 870-7472
Fax: (901) 457-7911
Email: mitecho@bellsouth.net
Contact: Derna Greenberg

Frayser CDC
3684 N. Watkins St
Memphis TN 38127
Phone: (901) 354-7178
Fax: (901) 354-9405
Email: cjackson@fraysercdc.org
Contact: Charla Jackson

Habitat for Humanity of Greater Memphis
7136 Winchester Road
Memphis TN 38125
Phone: (901) 323-3519
Fax: (901) 322-3544
Contact: Liz Miller

Memphis Area Association of Governments
8289 Cordova Road
Cordova TN 38016
Phone: (901) 729-2871
Fax: (901) 729-4107
Email: pmorris@maagov.org
Contact: Paul Morris

NID-HCA Memphis
1574 E. Shelby Dr
Memphis TN 38116
Phone: (901) 417-8094
Fax: (901) 842-9369
Email: nidmemphisdelta@comcast.net
Contact: Priscilla Harrell

United Housing
2750 Colony Park Drive
Memphis TN 38118
Phone: (901) 272-1122
Fax: (901) 272-1181
Email: preed@uhinc.org
Contact: Priscilla Reed
Tennessee Housing Development Agency

502 DEADEICK STREET
3RD FLOOR
NASHVILLE, TN 37243
WWW.THDA.ORG/GREATCHOICETN.COM
GENERAL INFORMATION: 815-615-2200
TOLL FREE: 1(800) 228-THDA
What is Down Payment Resource (DPR)?

We help homebuyers connect to the down payment help they need.
Programs Available in Memphis/Shelby County

Over 40 programs available in your area:
  • Down payment and closing cost help
  • Affordable 1st mortgages

Max Sales Price:
  • $250k or higher
  • Over 50% of Memphis area homes eligible for DPA

Income Limits:
  • Up to $80,200 or higher
  • Varies by program and household size

Max Assistance:
  • $3,500 to $10,000 or more
  • Each program is different
Who Offers These Programs?
Find Help at Home901.org

Property Information

Enter the Street Address and Zip Code of a specific property
- OR -
Start typing in the General Search field and pick a neighborhood, city or county from the menu.

Street Address (e.g. 123 Main Street)  Zip Code

General Search (start typing for a menu of options)

Memphis (City in Shelby County)

Estimated sales price

Is this a Multi-Family Home?  Is the home in foreclosure?
- Single-Family  - Multi-Family
- Yes  - No

Matched Programs
17

View Programs

Continue
Thank you for attending!

Contact the panelist:

What are the benefits from homebuying?
- Priscilla Reed, United Housing preed@uhinc.org
- Dalisia Brye, United Housing dbrye@uhinc.org

Why should you buy now? Simple steps to homeownership
- Vee Turnage, Frayser CDC vturnage@fraysercdc.org
- Cheryl Muhammad, Assured Real Estate and NAREB cheryl@assuredrealestate.info

How to get Down Payment and Other Financial Resources
- Ella Harris, THDA EHarris@thda.org
- Rob Chrane, Down Payment Resource rchrane@downpaymentresource.com

CONVERGENCE Memphis is here to help
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