

# HELP THEM GET INTO A HOME WITH DOWN PAYMENT ASSISTANCE FROM GREAT CHOICE

THDA's Great Choice Home Loans can help your clients achieve their dream of homeownership with down payment and closing cost assistance.



## The Need to Know





Eligibility  
Questions

Income  
Questions

Program  
Questions

[SFask@thda.org](mailto:SFask@thda.org)

# Meet Your Team



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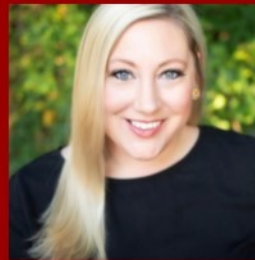


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## Active THDA Lenders\*

- Academy Mortgage Corporation
- Acopia Home Loans
- Accurate Mortgage
- AmCap Mortgage
- American Financial Network
- American Mortgage Service Co.
- American Neighborhood Mortgage Acceptance Company
- AmeriFirst Financial Corporation
- Ameris Bank
- AmRes Corporation
- Ark-La-Tex Financial Services  
*dba Benchmark Mortgage*
- Atlantic Bay Mortgage
- Austin Capital Bank SSB  
*dba Home Vantage Mortgage*
- Bancorp South Bank
- Bank of Cleveland
- Bank of England
- Bank of Jackson
- Bank of Putnam County
- Bank of Tennessee
- Bartlett Mortgage
- Bay Equity LLC
- Bell Bank
- 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
- Christensen Financial Inc.
- Churchill Mortgage Corp.
- Citizens Bank, N.A.  
*dba Citizens One Home Loans*
- CMG Mortgage Inc.
- Colten Mortgage
- Community Mortgage Co.
- Commercial Bank and Trust
- DAS Aquisition
- DHI Mortgage Company, LTD
- Draper & Kramer Mortgage Co.
- Eagle Bank & Trust Company
- Eagle Home Mortgage
- Envoy Mortgage Ltd.
- Everett Financial Inc.
- Evolve Bank & Trust
- Fairway Independent Mtg. Corp.
- Farmers Bank
- F & M Bank
- Finance of America Mortgage
- Financial Federal Bank
- FirstBank
- First Advantage Bank
- First Citizens National
- First Community Mortgage
- First Federal Savings-Dickson
- First National Bank of Middle Tenn.
- Franklin Synergy Bank
- Gardner Financial Services Ltd  
*dba Legacy Mutual Mortgage*
- Gateway Mortgage Group
- Geneva Financial
- Gold Star Mortgage
- Guaranteed Rate Inc
- Guaranty Home Mortgage
- Guild Mortgage Co.
- Hamilton Group Funding, Inc.
- Hancock Mortgage Partners
- Heritage Bank USA, Inc.
- Highlands Residential Mortgage
- Home Federal Bank of Tennessee
- Hometown Lenders LLC
- IberiaBank Mtg.
- Independent Bank
- Inspire Home Loans
- InterLinc Mortgage Services LLC
- iServe Residential Lending LLC
- Land Home Financial Services
- Leaders Credit Union
- Liberty Financial Mortgage  
*a Division of ETFCU*
- Loan Simple Inc.
- LoanDepot.com
- Member First Mortgage  
*dba Platinum Financial Funding*
- Mortgage Financial Services
- Mortgage Investors Group
- Mortgage Solutions of Colorado
- Mortgage Research Center *aka Veterans United Home Loans*
- Movement Mortgage
- NVR Mortgage
- Open Mortgage, LLC
- Panorama Mortgage Group
- Paramount Residential Mortgage
- Patriot Bank
- Pinnacle Bank
- Primary Residential
- PrimeLending
- Prosperity Home Mortgage
- Pulte Mortgage—Franklin
- Regions Bank
- Reliance First Capital
- Reliant Bank
- Rensant Bank
- Republic Bank and Trust
- Republic State Mortgage
- 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
- The Mortgage Firm
- Victorian Finance LLC
- Wilson Bank & Trust
- Wolfe Financial

\*This Active List includes all THDA Approved Lenders who participated in the Great Choice Mortgage Loan Program in 2019.





## Work with a THDA Approved Homebuyer Education Training Agency

To select an approved homebuyer education class, please refer to the class schedule at <http://www.hbeicalendar.thda.org/> and choose the date and time of a local class.  
*To see cost and registration details please click on the name (city) of the class.*

Below is a complete alphabetical list of THDA approved HBEI agencies.

Company	City	Region
Affordable Housing Resources, Inc.	Nashville	Middle
Buffalo Valley, Inc.	Columbia	Middle
CCCS of Chattanooga	Chattanooga	East
Chattanooga Neighborhood Enterprise	Chattanooga	East
Christian Community Services	Nashville	Middle
Cleveland Bradley Housing Corporation	Cleveland	East
Clinch Powell RC&D	Rutledge	East
Community Housing Partnership of Williamson County	Franklin	Middle
Crossville Housing Authority	Crossville	East
Dominion Financial Management, Inc.	Smyrna	Middle
Eastern Eight CDC	Johnson City	East
Frayser CDC	Memphis	West
Habitat for Humanity of Greater Memphis	Memphis	West
Helping Hands of Tennessee	Jackson	West
HomeSource east tennessee	Knoxville	East
Knoxville Area Urban League	Knoxville	East
Life of Victory International Christian Ministries	LaVergne	Middle
Melkie Jones Homeownership , Inc.	Murfreesboro	Middle
Memphis Area Association of Governments	Memphis	West
MiTecho, Inc.	Memphis	West
New Level CDC	Nashville	Middle
NID-HCA Memphis	Memphis	West

Residential Resources, Inc.	Nashville	Middle
Ripley Housing Authority	Ripley	West
Southwest Human Resource Agency	Henderson	West
The Fifteenth Ave. Baptist CDC	Nashville	Middle
The Housing Fund, Inc.	Clarksville	Middle
United Housing, Inc.	Memphis	West
Unlimited Potential CDC	Winchester	Middle
UT Extension – Blount Co	Maryville	East
UT Extension – Bradley Co	Cleveland	East
UT Extension – Cheatham Co	Ashland City	Middle
UT Extension – Cumberland Co	Crossville	Middle
UT Extension – Dekalb Co	Smithville	Middle
UT Extension – Gibson Co	Trenton	West
UT Extension – Grainger Co.	Rutledge	East
UT Extension – Hamblen Co	Morristown	East
UT Extension – Haywood Co	Brownsville	West
UT Extension – Hickman Co	Centerville	Middle
UT Extension – Jefferson Co	Dandridge	East
UT Extension – Knox Co	Knoxville	East
UT Extension – Loudon Co	Loudon	East
UT Extension – Macon Co	Lafayette	Middle
UT Extension – Marion Co	Jasper	East
UT Extension – Obion Co	Union City	West
UT Extension – Polk Co	Benton	East
UT Extension – Putnam Co	Cookeville	East
UT Extension - Rutherford Co	Murfreesboro	Middle
UT Extension – Sumner Co	Gallatin	Middle
UT Extension - Washington Co	Jonesborough	East
UT Extension – Wayne Co	Waynesboro	Middle
UT Extension – Wilson Co	Lebanon	Middle
Woodbine Community Organization	Nashville	Middle
You Can Make It Homeownership Center	Smyrna	Middle

## GREAT CHOICE MORTGAGE LOAN PROGRAM

### Current Acquisition Cost & Income Limits by County

Acquisition Cost Limits			Household Income Limits		Counties	Acquisition Cost Limits		Household Income Limits	
Counties			1-2 Persons	3 + Persons				1-2 Persons	3 + Persons
Anderson		\$250,000	\$69,900	\$80,385	Lewis		\$250,000	\$64,500	\$74,175
Bedford		\$250,000	\$64,500	\$74,620	Lincoln	T	\$300,000	\$77,400	\$90,300
Benton		\$250,000	\$64,500	\$74,175	Loudon		\$300,000	\$69,900	\$80,385
Bledsoe		\$300,000	\$64,500	\$74,175	Macon	T	\$375,000	\$77,400	\$90,300
Blount		\$250,000	\$69,900	\$80,385	Madison	*	\$300,000	\$66,840	\$77,980
Bradley	*	\$250,000	\$68,224	\$78,458	Marion		\$300,000	\$67,800	\$77,970
Campbell	T	\$300,000	\$77,400	\$90,300	Marshall		\$250,000	\$68,040	\$78,688
Cannon	T	\$375,000	\$96,000	\$112,000	Maurry		\$375,000	\$77,640	\$90,580
Carroll	T	\$300,000	\$77,400	\$90,300	McMinn		\$250,000	\$64,500	\$74,175
Carter		\$250,000	\$64,680	\$75,460	McNairy		\$300,000	\$64,500	\$74,175
Cheatham		\$375,000	\$96,000	\$112,000	Meigs	T	\$300,000	\$77,400	\$90,300
Chester		\$300,000	\$66,840	\$77,980	Monroe	T	\$300,000	\$77,400	\$90,300
Claiborne	T	\$300,000	\$77,400	\$90,300	Montgomery	*	\$250,000	\$67,584	\$77,722
Clay		\$300,000	\$64,500	\$74,175	Moore		\$250,000	\$67,404	\$77,515
Coke	T	\$300,000	\$77,400	\$90,300	Morgan	T	\$300,000	\$77,400	\$90,300
Coffee	*	\$250,000	\$68,224	\$78,458	Obion		\$300,000	\$64,500	\$74,175
Crockett	T	\$300,000	\$77,400	\$90,300	Overton	T	\$300,000	\$77,400	\$90,300
Cumberland		\$250,000	\$64,500	\$74,175	Perry		\$250,000	\$64,500	\$74,175
Davidson	*	\$375,000	\$96,000	\$112,000	Pickett	T	\$300,000	\$77,400	\$90,300
Decatur		\$250,000	\$64,500	\$74,175	Polk	T	\$300,000	\$77,400	\$90,300
DeKalb	T	\$300,000	\$77,400	\$90,300	Putnam		\$250,000	\$66,120	\$77,140
Dickson		\$375,000	\$96,000	\$112,000	Rhea	T	\$300,000	\$77,400	\$90,300
Dyer	T	\$300,000	\$77,400	\$90,300	Roane		\$250,000	\$67,764	\$77,929
Fayette	T	\$300,000	\$79,080	\$92,260	Robertson	*	\$375,000	\$96,000	\$112,000
Fentress	T	\$300,000	\$77,400	\$90,300	Rutherford	*	\$375,000	\$96,000	\$112,000
Franklin	T	\$300,000	\$77,400	\$90,300	Scott	T	\$300,000	\$77,400	\$90,300
Gibson	T	\$300,000	\$77,400	\$90,300	Sequatchie		\$300,000	\$67,800	\$77,970
Giles		\$300,000	\$64,680	\$75,460	Sevier		\$250,000	\$66,720	\$77,840
Grainger	T	\$300,000	\$77,400	\$90,300	Shelby	*	\$250,000	\$66,584	\$76,572
Greene	T	\$300,000	\$77,400	\$90,300	Smith		\$375,000	\$69,120	\$80,640
Grundy	T	\$300,000	\$77,400	\$90,300	Stewart	T	\$300,000	\$77,400	\$90,300
Hamblen	*	\$250,000	\$67,080	\$78,260	Sullivan	*	\$250,000	\$66,120	\$77,140
Hamilton	*	\$250,000	\$67,800	\$77,970	Sumner		\$375,000	\$96,000	\$112,000
Hancock	T	\$300,000	\$77,400	\$90,300	Tipton	T	\$300,000	\$79,080	\$92,260
Hardeman	T	\$300,000	\$77,400	\$90,300	Trousdale	T	\$375,000	\$96,000	\$112,000
Hardin		\$300,000	\$64,500	\$74,175	Unicoi		\$300,000	\$64,680	\$75,460
Hawkins	T	\$300,000	\$77,400	\$90,300	Union	T	\$300,000	\$83,880	\$97,860
Haywood	T	\$300,000	\$77,400	\$90,300	Van Buren	T	\$300,000	\$77,400	\$90,300
Henderson	T	\$300,000	\$77,400	\$90,300	Warren		\$250,000	\$64,500	\$74,175
Henry	*	\$250,000	\$64,500	\$74,175	Washington	*	\$250,000	\$64,680	\$75,460
Hickman		\$375,000	\$64,500	\$74,175	Wayne		\$300,000	\$64,500	\$74,175
Houston	T	\$300,000	\$77,400	\$90,300	Weakley	*	\$250,000	\$65,880	\$76,860
Humphreys		\$250,000	\$67,200	\$78,400	White	T	\$300,000	\$77,400	\$90,300
Jackson	T	\$300,000	\$77,400	\$90,300	Williamson		\$375,000	\$96,000	\$112,000
Jefferson	T	\$300,000	\$77,400	\$90,300	Wilson		\$375,000	\$96,000	\$112,000
Johnson	T	\$300,000	\$77,400	\$90,300	<p>T Denotes a targeted county. The first-time homebuyer requirement is waived.</p> <p>* Denotes that some census tracts in the county are targeted, and in these census tracts, the first-time homebuyer requirement is waived.</p>				
Knox	*	\$250,000	\$69,900	\$80,385					
Lake	T	\$300,000	\$77,400	\$90,300					
Lauderdale	T	\$250,000	\$77,400	\$90,300					
Lawrence	T	\$250,000	\$77,400	\$90,300					

# www.GreatChoiceTN.com


Tennessee Housing Deve x

greatchoicetn.com

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## Homebuyers

THDA created Great Choice Home Loans to make homeownership possible for more Tennesseans of middle/moderate income.



### Down Payment Assistance

If you qualify for a Great Choice Home Loan, you also have the option of financial assistance with your down payment and/or closing costs.

### Great Choice Home Loans

A 30-year, fixed interest rate home loan created by THDA to make homeownership more affordable to qualified Tennesseans.

### Homebuyer Education

THDA encourages all homebuyers to complete a homebuyer education course and requires these courses for our down payment assistance and

## PROGRAM REQUIREMENTS

- F** irst-time Homebuyer\*
- H** ousehold Income Limit
- A** cquisition Cost Limits
- S** ingle Family Residence
- O** wner-Occupied
- S** core: 640 Min. / 45% Max DTI\*



# GreatChoiceMarketing.com

## GREAT CHOICE MARKETING MATERIALS

All materials are for the use of approved THDA partners only

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