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N O T I C E

ORIGINATING AGENTS GUIDE
REVISION 52

April 6, 2010

Remove and discard:	**Replace with enclosed:**
HO-0439 Buyer Profile (Revised 12/06)	HO-0439 (Revised 04/10)

EFFECT OF CHANGE

Effective April 15, 2010, a new revised THDA Buyer Profile form mist be included in all application submissions. The section entitled List Individuals' Names Below at the top of the form has been revised to include the Listing Agent's License number and Builder (if new construction).

Initials: _____ Date: _____	It is suggested that the person making these changes to the Guide initial and date this page, and retain it in the back of the Guide to provide evidence that the Guide is current at all times.

THDA is an equal opportunity, equal access, affirmative action employer.
Telecommunications Device for the Deaf (615) 532-2894

LENDER: Do Not Reduce This Form

Tennessee Housing Development Agency (THDA)
Buyer Profile

THDA Loan # (assigned by THDA) ____ ____ ____ ____ OA Name: _____
Primary Borrower's Name: _____ OA Number: _____

LIST INDIVIDUALS' NAMES BELOW:

Appraiser: _____
Listing Agent: _____
Listing Agent's License #: _____
Originator: _____
OA Underwriter: _____
Selling/Buyer's Agent: _____
Selling/Buyer's Agent License #: _____
OA Processor: _____
Builder (if new construction): _____

Name of Homebuyer Education Organization, if applicable. _____
Name of Education Trainer and ID #, if applicable. _____

FAMILY CHARACTERISTICS:

_____ Number of Persons Who Will Reside in Household
_____ Race of Primary Borrower:
(1) White (3) Asian (5) Other
(2) Black (4) American Indian
_____ Hispanic: Yes OR No
_____ Primary Borrower Gender: (1) Male (2) Female
_____ Age Of Primary Borrower
_____ Marital Status: (1) Married (2) Unmarried (3) Separated
_____ Number of Dependents (children residing in household)

CURRENT HOUSING CHARACTERISTICS:

_____ Housing Status
(1) Own Home, OR Own Mobile Home and Lot
(2) Government Assisted Rent (i.e. public housing, HUD or USDA/RD assisted housing)
(3) Rent Apartment/Home/Mobile Home, OR Own Mobile Home and Rent Lot
(4) Lives with Relatives Rent-Free, Displaced by Government Action or Other
_____ Has any applicant owned a home (including a permanently-attached mobile home and lot) within the last three years? Yes OR No
$_____ Current monthly rent or house payment

SUBJECT HOUSING CHARACTERISTICS:

_____ Approximate Sq. Feet of Living Area
_____ Year Built
_____ Construction Type: (1) Single Family Detached (2) Duplex (3) Triplex (4) Condo
(5) Townhouse (6) PUD (7) Zero Lot Line (8) Modular (9) Manufactured Home
_____ Building is: (1) New/Proposed (2) Existing—(See OA Guide Definitions)
$_____ Appraised Value
$_____ Down Payment Excluding Grants, Down Payment Assistance

MARKETING:

_____ Source: (1) Newspaper (2) Radio (3) TV (4) Builder
(5) Real Estate Agent (6) Lender (7) Other (8) Unknown

GEOGRAPHY:

_____ County in which the home to be purchased is located.
_____ Is the home to be purchased located in a Targeted County or Census Tract? Yes OR No
_____ Census Tract Number (must be included on each profile)

MISCELLANEOUS:

_____ Number in Household
$_____ Maximum Income Limit for County and Household Size
$_____ Total Annual HOUSEHOLD Income
$_____ Maximum Acquisition Limit for County, Based on New or Existing
$_____ Total Acquisition Cost of this Property
$_____ Estimated Monthly Homeowner Insurance
$_____ Estimated Monthly Property Taxes
_____ Name of PMI Company; if applicable

Case Numbers: (This can be any combination of letters or numbers. Use a dash (-) in any space as needed.)

1. FHA ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___
2. VA ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___
3. USDA/RD ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___
4. Conventional PMI Certificate # ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___