



Windows to Homeownership

Editorial from the desk of:

Lindsay Hall, Sr. Director of Single Family Programs

404 James Robertson Pkwy.
Suite 1200
Nashville, TN 37243-0900

Phone: 615-815-2200
Fax: 615-564-2700
Toll-Free 1-800-228-8432

**SINGLE FAMILY HELP
LINE: 615-815-2100**



Stay Informed About THDA

As we begin 2012, I would like to thank all of our THDA partners, Lenders, Realtors, and Non-profit Agencies for your continued support of our programs. Without you, we would not be able to continue with our mission of offering safe affordable housing opportunities throughout the state of Tennessee.



As THDA always looks to offer new programs, enhance existing programs, and build new partnerships, 2012 will be no different. As I hope the housing market and economy is on the recovery, THDA will continue to try to answer some of the challenges that will continue to be born from the ever-changing lending environment.

Our newsletter is one of the forums THDA uses to communicate these changes and elicit comments and concerns from our partners. In an effort to make sure the communication lines are open and available, we are performing a bit of internal contact housekeeping in the next few weeks. I would encourage you to forward this newsletter out to your staff so that they may provide us with their contact information directly as we enhance our contact database. **To confirm or update your email and contact information please email Jayna Jones, our Business Development Specialist at jjones@thda.org . When sending the email please use the subject "Contact Database Update".**

Again thank you all for your continued efforts to reach out to first time homebuyers in Tennessee because THDA partners with you to spread our message.

Inside this issue:

Editorial	1
Monthly Rankings	2
REOs for Sale	3
Homebuyer Education	4
Meet the Staff	4
Top Honors	5
Star Rewards	5

Monthly OA Rankings—December 31, 2011

Rank	Lender	# of Loans	Volume
1	MORTGAGE INVESTORS GROUP, INC	19	\$ 1,707,382
2	PRIME LENDING	18	\$ 2,204,969
3	FIRST COMMUNITY MORTGAGE	14	\$ 1,585,684
4	PRIMARY RESIDENTIAL MTG	10	\$ 1,213,238
5	F & M BANK	10	\$ 1,026,007
6	COMMUNITY MORTGAGE CO	10	\$ 1,015,220
7	MAGNA BANK	8	\$ 851,743
8	WELLS FARGO	8	\$ 682,035
9	FIFTH THIRD MORTGAGE CO.	7	\$ 955,542
10	FRANKLIN AMERICAN MTG	6	\$ 842,160

Our total application production for December was \$19,492,410.

Year to Date OA Rankings through December 31, 2011

Rank	Lender	# of Loans	Volume
1	MORTGAGE INVESTORS GROUP, INC.	382	\$37,930,270
2	COMMUNITY MORTGAGE CO.	204	\$19,281,355
3	FIRST COMMUNITY MORTGAGE	179	\$19,799,226
4	PRIME LENDING	130	\$15,193,624
5	F&M BANK	106	\$11,814,779
6	WELLS FARGO	103	\$10,318,552
7	GUARANTY TRUST CO	95	\$10,245,464
8	MAGNA BANK	94	\$ 9,604,114
9	SWBC MORTGAGE CORP	66	\$ 7,466,595
10	REGIONS BANK	63	\$ 7,441,204

Our year to date total application production as of December 31, 2011 was \$245,498,934.

Happy 2012!



Happy New Year from the Single Family Division of THDA! We hope you enjoyed your holidays and have had a good start to the 2012 year. This year, we are hoping to continue building relationships by providing important information, updates, and event schedules in a way that you will be eager to receive our newsletter each month.

Thank you for your support and we look forward to our future partnerships!

Reminder

Remember THDA lists our REOs for sale on the THDA website. You may find a great property at a competitive price for yourself or a client! Just look for “Homes For Sale” on the left side of the [home page](#) under “Other Resources”. You may contact Ginny Boles at 615-815-2097 or gboles@thda.org for any questions.



Help is Just a Class Away

THDA provides down payment assistance, as well as several other beneficial programs such as the Homeownership for the Brave. A borrower using these special programs are required to take an 8 hour Homebuyer Education Class. The classes are conducted by local non-profit agencies throughout the state. The class covers how to create and maintain your budget, what to expect as a first time homebuyer, and many other important facts to know in order to be a sustainable homeowner. We would love for you to visit our website to learn more about the classes. **Vicki George, THDA's Single Family Coordinator of Homebuyer Education** shares:



You can find a schedule of classes – and a list of certified trainers – at our website www.thda.org. Calendar link is: <http://www.hbeicalendar.thda.org>. When you click on the name of a town shown on the calendar, then an information screen will come up telling you exactly where the class will be held. You will need to pre-register with the agency listed in the info box.

If there are no near-by classes shown on the calendar, go back to THDA's home page. On the left side of the page, scroll slowly down the column of links. As you roll your cursor over "Homebuyer Education", a box should pop up to the right. In that box are additional links. The link for the by-county trainers' list is in the pop-up box to the right of "Homebuyer Education" on the home page. Customers in more rural areas may be able to find a counselor/trainer by going to this list instead of searching the calendar.

Customers do have to pre-register for these classes. You don't have to do anything to "qualify" for one of these classes. You can take the class at any of the agencies shown on our list or our calendar. Their certificates will be "good" for 12 months and accepted by any THDA lender in TN. These certificates usually are accepted for Rural Development loans -- and other types of affordable loan products that require homebuyer education.

For any questions, feel free to contact Vicki George at 615-815-2085 or vgeorge@thda.org.



Bill ClenDening will be celebrating his 3 year anniversary at THDA this July! In his short time with the agency, he has played several roles. He began his journey as the Homebuyer Education Initiative Specialist, where he assisted with the Homebuyer Education sector of the **Single Family Programs Division**. In December of 2010, he was presented with the opportunity to be the overseer of a new program called the **Hardest Hit Fund**. Bill served as the Foreclosure Prevention Manager for one year, and in December of 2011, he became one of two Assistant Directors in the **Single Family Programs Division**. He is a Nashville native, and shares that he grew up in a home in the Inglewood area, in a HUD foreclosure house his parents purchased for \$9,999. Bill loves the outdoors, and in his spare time he enjoys hiking and camping. The artistic side of him enjoys photography and working with stained glass. When asked what he likes best about working at THDA, Bill said, "I love the culture at THDA. I love the idea of work/life balance and I love the mission. It's probably the only job I've had that has real meaning."

Star Rewards Update

5 Perfect loan submissions

Frederica Maxwell, *Primary Residential*

4 Perfect loan submissions

Tracy Beasley, *Nashville Habitat for Humanity*

Taylor Gobble, *Southern Heritage Bank*

3 Perfect loan submissions

Mary Groves, *Suntrust Mortgage*

Lynda Thompson, *Community Mortgage*



TOP HONORS UPDATE

THDA Top Loan Originators

9 Closed Loans: **George Margrave**, *Mortgage Investors Group*

9 Closed Loans: **Michael Hampton**, *Nashville Habitat for Humanity*

9 Closed Loans: **Kathee Villar**, *Community Mortgage*

8 Closed Loans: **Carey Reno Fifer**, *Community Mortgage*

8 Closed Loans: **Tracy Beasley**, *Nashville Habitat for Humanity*

THDA Top Selling Agents

3 Closed Loans: **Paul Russell; Sheryl Wells; Phil Gorman**

THDA Top Listing Agents

7 Closed Loans: **Terry Deselms**

4 Closed Loans: **Jimmie Tapley, Carl Hill**

THDA Top Builders

6 Closed Loans: **Vintage Homes**

6 Closed Loans: **Ole South Properties**

5 Closed Loans: **Fox Ridge Homes**

