

**ORIGINATING AGENTS
GUIDE REVISION 127**

October 16, 2017

Remove and discard:

Replace with enclosed:

Page 17-B (02/24/17)Page 17-B (Revised 11/01/17)

EFFECT OF CHANGE

Effective November 1, 2017, eligible ZIP codes for the Hardest Hit Fund Down Payment Assistance (HHF-DPA) second mortgage loan program will be expanded to include the following ZIP codes:

- 37877
- 37890
- 37920
- 37354
- 37874
- 38118
- 37650

THDA will accept loan applications for these additional ZIP codes beginning November 1, 2017.

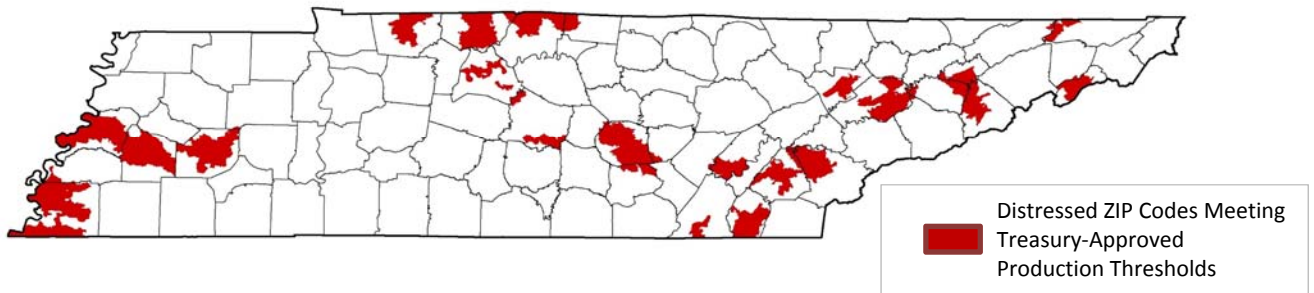


3.8 HHF-DPA Program Targeted Zip Codes

THDA received approval from the U.S. Department of Treasury to commit \$60 million in federal funding to its new Down Payment Assistance Program. The source of this funding is U.S. Treasury's Hardest Hit Fund (HHF), which was established in the aftermath of the mortgage market crisis to help homeowners at risk of losing their homes to foreclosure.

THDA's \$15,000 Down Payment Assistance Program is available for existing construction in 62 targeted ZIP Codes located in 33 Tennessee counties based on a number of "stress" factors, including foreclosures, short sales and negative equity rates:

HHF-DPA Targeted ZIP Codes



ZIP Codes Eligible for HHF-DPA

37037	37172	37321	37650	37877	38012	38111	38133
37040	37186	37323	37660	37890	38016	38115	38134
37042	37207	37354	37716	37912	38018	38116	38135
37073	37208	37404	37721	37914	38053	38118	38141
37086	23217	37406	37813	37917	38063	38122	38301
37110	37218	37411	37821	37920	38105	38125	38305
37115	37303	37412	37871	37921	38107	38127	
37148	37311	37416	37874	37920	38109	38128	

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