

# IHDAccess Home Lender Training

---

## IHDA Mortgage Team

877-456-2656

[mortgage@ihda.org](mailto:mortgage@ihda.org)



# Introducing...



**A new program from  
IHDA Mortgage!**

# Asked and Answered!



- **AccessHome is our response to:**
  - Requests from our lenders – more DPA was needed for many transactions.
  - Analysis of market trends and origination data from years past, as we covered earlier, home prices are still increasing.

# Program Details

---



# What is IHDAccessHome?



- Open **Monday, March 2, 2026**
- A new DPA/Closing cost assistance program
- **First-Time Homebuyers Only!**
- Offers **6%** of the sale price up to **\$15,000**

# Key Eligibility Criteria



- **All borrowers and spouses must be first-time homebuyers**
  - They may only be non-first-time homebuyers if they are either
    - An eligible veteran (evidenced with COE/DD214), or
    - Buying a property in a targeted area
- **Follows specific AccessHome income and purchase price limits**
- **Deferred 0% interest, 30-year 2<sup>nd</sup> mortgage, no monthly repayment**
- **All other program requirements match all other IHDA Mortgage programs**

# Comparing AccessHome

Administered like other IHDA Access Programs

## Same Process

1. Lender takes the app
2. Borrower completes homebuyer education
  - a) Required for all borrowers
    - i. Finally Home!™ still required for DTI >45%
3. Lender uploads education cert and locks file
4. Lender submits to their UW
5. Lender Closes File
6. Lender submits to IHDA Mortgage and U.S. Bank for review
7. File is approved or conditioned
8. File is purchased by IHDA/U.S. Bank



**IHDA Mortgage does not review until after closing.**

# Comparing AccessHome

Administered like other IHDA Access Programs

## (Almost) Identical Overlays

All standard IHDA Mortgage and U.S. Bank HFA Overlays apply with the addition of the first-time homebuyer requirement (or other exempting criteria)

### **Borrower(s) (and spouse) must be:**

1. 1<sup>st</sup> Time Homebuyer
  - a) They may only be non-first-time IF they are either
    - i. Eligible Veteran (evidenced with COE/DD214), OR
    - ii. Buying a property in a targeted area



# IHDAccess Home Limits



---



# AccessHome Non-Targeted Limits

AccessHome follows specific income and purchase price limits.

[IHDAmortgage.org/limits](http://IHDAmortgage.org/limits)

	AccessHome Income Limits 		AccessHome Purchase Price Limits 	
County	Non-Targeted Income Limits		Non-Targeted Purchase Price	
	1-2 Person Household	3+ Person Household	1-Unit	2-Unit
Cook, DuPage, Kane, Lake, McHenry, Will	\$119,900	\$137,885	\$544,232	\$696,816
Grundy, McLean	\$118,800	\$136,620	\$544,232	\$696,816
Calhoun, Clinton, Jersey, Madison, Monroe, St. Clair	\$111,400	\$128,110	\$544,232	\$696,816
Menard, Sangamon	\$114,700	\$131,905	\$544,232	\$696,816
Kendall	\$132,400	\$152,260	\$544,232	\$696,816
All Other Counties	\$110,100	\$126,615	\$544,232	\$696,816



\*All other counties includes the following eighty-five (85) counties: Adams, Alexander, Bond, Boone, Brown, Bureau, Carroll, Cass, Champaign, Christian, Clark, Clay, Coles, Crawford, Cumberland, De Witt, DeKalb, Douglas, Edgar, Edwards, Effingham, Fayette, Ford, Franklin, Fulton, Gallatin, Greene, Hamilton, Hancock, Hardin, Henderson, Henry, Iroquois, Jackson, Jasper, Jefferson, Jo Daviess, Johnson, Kankakee, Knox, La Salle, Lawrence, Lee, Livingston, Logan, Macon, Macoupin, Marion, Marshall, Mason, Massac, McDonough, Mercer, Montgomery, Morgan, Moultrie, Ogle, Peoria, Perry, Piatt, Pike, Pope, Pulaski, Putnam, Randolph, Richland, Rock Island, Saline, Schuyler, Scott, Shelby, Stark, Stephenson, Tazewell, Union, Vermillion, Wabash, Warren, Washington, Wayne, White, Whiteside, Williamson, Winnebago, Woodford.



# AccessHome Targeted Limits

AccessHome follows specific income and purchase price limits.

[IHDAmortgage.org/limits](http://IHDAmortgage.org/limits)

	AccessHome Income Limits 		AccessHome Purchase Price Limits 	
County	Targeted Income Limits		Targeted Purchase Price	
	1-2 Person Household	3+ Person Household	1-Unit	2-Unit
Cook, Kane, Lake, Will	\$143,880	\$167,860	\$665,173	\$851,665
McLean	\$142,560	\$166,320	\$665,173	\$851,665
Madison, St. Clair	\$133,680	\$155,960	\$665,173	\$851,665
Sangamon	\$137,640	\$160,580	\$665,173	\$851,665
All Other Counties	\$132,120	\$154,140	\$665,173	\$851,665

\*All other counties include the following twenty-six (26) counties: Adams, Alexander, Champaign, Christian, Coles, De Kalb, Fayette, Franklin, Jackson, Jefferson, Kankakee, Knox, Livingston, Macon, McDonough, Morgan, Peoria, Richland, Rock Island, Saline, Stephenson, Vermillion, White, Whiteside, Williamson, Winnebago

# AccessHome Income Limits


AccessHome follows a specific set of income limits; here is what to look for on the updated limit page.

Found at [IHDAmortgage.org/limits](https://IHDAmortgage.org/limits)

## Income and Purchase Price Limits

Effective on reservations dated 09/01/2025 and after.  
Visit the Document Library for historical limits.

 PDF Version (in doc library)

 Help Using These Limits

 [Check If A Property Is Targeted](#)

### Search County Limits

 Enter county

Search

### Select County

Loading Counties...



Search for or select the county where the home is located to view income and purchase price limits.

Income and purchase price limits are determined by the county where the home being purchased is located, not the homebuyer's current residence.

- Now includes search functionality that breaks out all the applicable limits per county.
- **Targeted Area Search:** Just because a county has targeted limits, doesn't mean the property itself is targeted. Look up your subject property every time!


# AccessHome Income Limits

AccessHome follows a specific set of income limits. Here is what to look for on the updated limit page.

Found at [IHDAmortgage.org/limits](https://IHDAmortgage.org/limits)

### Cook County Limits

INCOME LIMITS		PURCHASE PRICE LIMITS	
Maximum Income (Non Targeted) <b>\$143,880</b>		Maximum Purchase Price (Non Targeted) <b>\$664,232</b>   <b>\$796,816</b> <small>1-Unit Property   2-Unit Properties</small>	
Maximum Income (Targeted) <b>\$143,880</b>		Maximum Purchase Price (Targeted) <b>\$765,173</b>   <b>\$951,665</b> <small>1-Unit Property   2-Unit Properties</small>	

AccessHome Maximum Income		AccessHome Maximum Purchase Price	
<b>Non-Targeted</b> <b>\$119,900</b>   <b>\$137,885</b> <small>1-2 Person Household   3+ Person Household</small>		<b>Non-Targeted</b> <b>\$544,232</b>   <b>\$696,816</b> <small>1-Unit Property   2-Unit Properties</small>	
<b>Targeted</b> <b>\$143,880</b>   <b>\$167,860</b> <small>1-2 Person Household   3+ Person Household</small>		<b>Targeted</b> <b>\$665,173</b>   <b>\$851,665</b> <small>1-Unit Property   2-Unit Properties</small>	

- The limits for AccessHome will show up when you search for your subject property's county.
- The AccessHome limits are **REQUIRED** if you're originating Access Home:
  - You cannot use the other limits to qualify a borrower for the program. If they exceed the posted targeted/non-targeted AccessHome limits, they are **NOT** eligible.
  - **Any files that exceed these limits are ineligible for delivery; we cannot make exceptions to income limits.**

AccessHome Maximum Income		AccessHome Maximum Purchase Price	
<b>Non-Targeted</b> <b>\$119,900</b>   <b>\$137,885</b> <small>1-2 Person Household   3+ Person Household</small>		<b>Non-Targeted</b> <b>\$544,232</b>   <b>\$696,816</b> <small>1-Unit Property   2-Unit Properties</small>	
<b>Targeted</b> <b>\$143,880</b>   <b>\$167,860</b> <small>1-2 Person Household   3+ Person Household</small>		<b>Targeted</b> <b>\$665,173</b>   <b>\$851,665</b> <small>1-Unit Property   2-Unit Properties</small>	

# IHDAccess Home Documents

---



# IHDA AccessHome Income Calculator

Found at [www.ihdamortgage.org/docs](http://www.ihdamortgage.org/docs)

Select **AccessHome** on both the Loan Program Menu and Household Information on the income calculator!

IHDA Income Calculator - Single Family Homeownership (Effective 2026-03-17)	
Instructions: <b>Lender</b> - IHDA Income Calculator will project forward. Include all income earned by the Borrower(s) and do not adjust dates to make qualifying income match the calculator. <b>Start Date</b> - If Start Date is prior to January 1st of the current year, enter 1/1/202x of current year.	
IHDA Loan Number	
Loan Program	-
Property Information	Access 4% Forgivable
Street	Access 5% Deferred
City	Access 10% Repayable
ZIP	<b>AccessHome</b>
Income Related Fields	-

Household Information (Mandatory Section) - Please complete entire section	
County	-
Number of Family Members living in Household	-
AMI% Limit	-
Non / Targeted Area	-
Is the Borrower using the AccessHome Program?	<b>Yes</b>
County Income Limits	\$ -



# Documenting First-Time Homebuyer Status

## Borrower Affidavit (cont.)

- Homebuyers must attest that they do not retain (or have not retained) an ownership interest in a primary residence to be eligible.
  - This will be **selection (b)**.
- If ANY party listed on the Borrower Affidavit selects (a), meaning a non-first-time homebuyer. Then the transaction is NOT eligible for AccessHome as it is currently structured.
- You CAN:** remove a borrower that is a non-first-time homebuyer (assuming they still qualify DTI-wise).
- You CANNOT:** remove the **non-borrowing spouse** to force eligibility. The non-borrowing spouse's first-time-homebuyer status must be documented.

**BORROWER 1:** In addition to receiving a signed copy of this document, I have read and certify to the applicable statements in this Borrower Affidavit. I also certify that either:

(a) I currently retain, or have retained within the last three (3) years, an ownership interest in a principal residence OR  (b) I do not currently retain, or have not retained within the last three (3) years, an ownership interest in a principal residence.

**B1**

\_\_\_\_\_  
 Borrower Signature (B1) | Date | Print Borrower Full Legal Name (B1)

---

**BORROWER 2:** In addition to receiving a signed copy of this document, I have read and certify to the applicable statements in this Borrower Affidavit. I also certify that either:

(a) I currently retain, or have retained within the last three (3) years, an ownership interest in a principal residence OR  (b) I do not currently retain, or have not retained within the last three (3) years, an ownership interest in a principal residence.

**B2**

\_\_\_\_\_  
 Borrower Signature (B2) | Date | Print Borrower Full Legal Name (B2)

---

**BORROWER 3:** In addition to receiving a signed copy of this document, I have read and certify to the applicable statements in this Borrower Affidavit. I also certify that either:

(a) I currently retain, or have retained within the last three (3) years, an ownership interest in a principal residence OR  (b) I do not currently retain, or have not retained within the last three (3) years, an ownership interest in a principal residence.

**B3**

\_\_\_\_\_  
 Borrower Signature (B3) | Date | Print Borrower Full Legal Name (B3)

---

**BORROWER 4:** In addition to receiving a signed copy of this document, I have read and certify to the applicable statements in this Borrower Affidavit. I also certify that either:

(a) I currently retain, or have retained within the last three (3) years, an ownership interest in a principal residence OR  (b) I do not currently retain, or have not retained within the last three (3) years, an ownership interest in a principal residence.

**B4**

\_\_\_\_\_  
 Borrower Signature (B4) | Date | Print Borrower Full Legal Name (B4)

---

**NON-BORROWING SPOUSE (of B1):** NOTE: Transactions with more than 8 household occupants, multiple non-borrowing spouses, or married co-borrower(s) with a non-borrowing spouse, require the long-form Borrower Affidavit to be completed (HO-12L) in lieu of this document.

As the legally married, non-borrowing spouse of \_\_\_\_\_  
 Print Borrower Full Legal Name (B1)

in addition to receiving a signed copy of this document, I have read and certify to the applicable statements in this Borrower Affidavit. I also certify that either:

(a) I currently retain, or have retained within the last three (3) years, an ownership interest in a principal residence OR  (b) I do not currently retain, or have not retained within the last three (3) years, an ownership interest in a principal residence.

**NBS**

\_\_\_\_\_  
 Non-Borrowing Spouse Signature | Date | Print Non-Borrowing Spouse Full Legal Name

# 1Set Documents And Adobe

1Set has many built-in functions to make originating IHDA Mortgage programs easier. These functions require Adobe Reader or Adobe Acrobat to run.

- While 1Set can be *opened* in a browser, it can *only be filled out* in Adobe Reader ([free to download](#)) or Adobe Acrobat.
- **DOCUMENT LOCKED** – message will appear if it is not opened in Adobe Reader or Adobe Acrobat

## This page says

DOCUMENT LOCKED: It looks like you're opening this document in a web browser. To edit this document, it must be opened in Adobe Reader or Adobe Acrobat.

Adobe Reader is free to download at: [www.adobe.com/reader](http://www.adobe.com/reader)

OK

Lenders who do not use the 1Set Documents: IHDA Mortgage has already provided documents for IHDAAccessHome to all major document management companies (DocMagic, Docutech, ICE Encompass. Please note that we do not have any control over how these documents are implemented into your systems.

# Using 1Set Docs with IHDAccessHome

The 1Set Documents are programmed to look for AccessHome “deal-breakers” such as:

1. Non-First-Time Homebuyers
2. Excessive Income
3. Excessive Purchase Price

These features are there to protect you, the lender, and ensure the file is compliant. With that in mind, these should NOT replace qualifying due diligence.

Always:

1. Fully complete the IHDA Income Calculator
2. Carefully review the credit report and other sources in the file to verify first-time homebuyer status. Don't take the borrower's word for it!



# Using 1Set Docs with IHDAccessHome (First-Time Homebuyer Status)

When you select IHDAccess Home from the program selection, the document set will also check first-time homebuyer status.

If any of the Borrower Affidavit fields are set to "YES" (indicating NFTHB), then a warning will appear and will clear the selection.

For this check to work, you need the following entered:

1. Household Member Count (2.4)
2. Total Income (2.5)
3. County (6.4)
4. Targeted/Non-Targeted (6.7)

Borrower Affidavit	B1 A)	B1 Name	YES (B1)
	B2 B)	B2 Name	
	B3 C)	B3 Name	
	B4 D)	B4 Name	
	NBS E)	NBS Name	

Transactions with more than 8 household occupants or married co-borrowers require the standalone long-form Borrower Affidavit (HO-12L) to be completed in lieu of

Warning: JavaScript Window - Eligibility Warning

**CRITICAL ELIGIBILITY WARNING - ACCESS HOME**

All borrowers and non-borrowing spouses must be either:

**FIRST-TIME HOMEBUYERS:**  
Defined as borrowers (and non-borrowing spouses) that do not/have not retained an ownership interest in a primary residence within the last (3) years.

**PURCHASING IN A TARGETED AREA:**  
Look up whether the subject property is located in a targeted area at [IHDAmortgage.org/limits](http://IHDAmortgage.org/limits).

**QUALIFIED VETERAN:**  
Eligible active-duty or honorably discharged veteran (as evidenced by a COE and/or DD214).

You have indicated that at least one or more borrowers (and/or their non-borrowing spouse) has had an ownership interest in a principal residence.

If ANY of the parties listed on fields 2.6 A-E are NOT first-time homebuyers or meet the other exempting criteria, they are not eligible for IHDAccess Home. IHDA Mortgage cannot issue exceptions on this guideline.

Please note, all other IHDAccess Programs allow for current homeowners (purchasing a new primary) and non-first time homebuyers.

OK

# Using 1Set Docs with IHDAccessHome (Income Limits)

When you select IHDAccess Home from the program selection, the document set will also check whether the income exceeds the county's limit.

If it exceeds the limits, it will warn you and clear the household income field.

For this check to work, you need the following entered:

1. Household Member Count (2.4)
2. Total Income (2.5)
3. County (6.4)
4. Targeted/Non-Targeted (6.7)

## Section 2. – Household and Income Data

2.1) Borrower's (B1) Marital Status.....	Married with non-borrowing spouse
2.2) Non-Borrowing Spouse (full legal name)...	NBS Name
2.3) Will the Non-Borrowing Spouse (NBS) occupy the subject property?	Yes
2.4) Total household occupants including NBS (if occupying).....	(5) Occupants
2.5) Annualized borrower(s) income (as shown on IHDA income calculator).....	\$ 280,000.00

### Warning: JavaScript Window - Income Limit Warning



INCOME WARNING: The income entered has exceeded the applicable \$137,885.00 limit by \$142,115.00. Please note, if IHDAccess Home is selected, it uses a different set of limits that will vary based on the number of household members.

Check the following fields against a fully completed (and compliant) IHDA income calculator:

Total Number of household members: Field 2.4

Total Income: Field 2.5

County: Field 6.4

Targeted Area Declaration: Field 6.7

Would you like to view the income limit tables?

Yes




No

# Using 1Set Docs with IHDAccessHome (Purchase Price)


When you select IHDAccess Home from the program selection, the document set checks that the income and purchase price limits do not exceed the county limit.

If it exceeds the limits, it will warn you and clear the purchase price and appraised value fields.

## Section 4. – Transaction Data

 PROGRAM	 LOAN TYPE	 INVESTOR
<b>4.1) PROGRAM AND AMOUNTS</b>		
A) IHDA Program.	IHDAccess Home	
B) Loan Type.....	FNMA HFA Preferred	
C) Investor.....	U.S. Bank	
D) Final Sale Price....	\$ 800,000.00	
E) 1 <sup>st</sup> Loan Amount.	\$ 200,000.00	
F) 2 <sup>nd</sup> Loan Amount.	\$ 15,000.00	
G) Deferred Amount.....	\$ 15,000.00	

Warning: JavaScript Window - Purchase Price Limit Warning

 PURCHASE PRICE WARNING: The price entered exceeds the applicable \$696,816.00 purchase price limit by \$103,184.00.

Please check the following fields:

Total Units: Field 6.6  
Purchase Price: Field 4.1D  
Targeted Area Declaration: Field 6.7

Purchase Price limits vary by Targeted/Non-Targeted status and number of units (1 or 2).




Would you like to view the limits online?

# Using 1Set Docs with IHDAccessHome (Purchase Price cont.)

For this check to work, you need the following entered:

1. Program (4.1 A)
2. Purchase price (4.1 D)
3. County (6.4)
4. Appraised Value (6.5)
5. Unit Count (6.6)
6. Targeted/Non-Targeted (6.7)

## Section 4. – Transaction Data


 PROGRAM	 Fannie Mae LOAN TYPE	 INVESTOR
<b>4.1) PROGRAM AND AMOUNTS</b>		
A) IHDA Program.	IHDAccess Home	
B) Loan Type.....	FNMA HFA Preferred	
C) Investor.....	U.S. Bank	
D) Final Sale Price....	\$ 800,000.00	
E) 1 <sup>st</sup> Loan Amount.	\$ 200,000.00	
F) 2 <sup>nd</sup> Loan Amount.	\$ 15,000.00	
G) Deferred Amount.....	\$ 15,000.00	

## Section 6. – Subj. Property Data

60601	Cook	<input type="button" value="Targeted Area Lookup"/>
6.3) ZIP	6.4) County	
1	Non-Target	County
6.6) Units	6.7) Targeted?	Non-Target
1234-56789-12-12354		Targeted?
6.8) PIN (Property Identification Number)		

# Run 1Set's Error Check Function

- Run the Error Check on the Submission Cover when you've finished filling out the documents or if you've made changes. It will check for:
  - Missing Data,
  - Date Issues (closing, maturity, 1<sup>st</sup> payment),
  - Spelling/Typos/inconsistent names,
  - And over 110 other items
- You can check to see if it's been run via **the date stamp** at the top and bottom of the Submission Cover.
- We do not require you to run the check, but we recommend making it an internal requirement before you submit the file to your underwriter.
- When complete, only items marked INFORMATIONAL should remain

**Error Check Report**  

REVIEW ALL ITEMS! This report will check for incomplete fields and potential errors. Click the export button to open this report separately to see which items need review. After you correct items and re-run the report they will fall off. New items may appear based on what is entered. When the submission cover is 100% filled out and complete - only items marked as INFORMATIONAL should remain and do not necessarily reflect an error or issue. Click the timestamp in the top right corner to re-open the last run report.

(IHDA Loan Number) - IHDA Loan Number missing - enter the 7-digit loan number found in TPO Connect (exclude DPA suffix). You can generate an IHDA loan number without locking by starting the file in TPO Connect.  
(Lender Loan Number) - Lender loan number missing - enter as found in your LOS.  
(1.0A) - Number of borrowers not entered - select from the drop down to unlock borrower fields.  
(2.1) - B1 Marital status missing (required for income/bond code compliance).  
(2.4) - Total number of household members not entered - select from the drop down to unlock occupant fields.  
(2.5) - Total income of those listed on the note missing - enter amount exactly as found on the income calculator. Visit [www.ihdamortgage.org/docs](http://www.ihdamortgage.org/docs) to download a blank income calculator.  
(3.1) - Lender organization name missing. Enter the lender's trade name registered with the NMLS. Verify this is correct as it is used to tabulate annual lender production.  
(3.2) - Lender NMLS ID number missing.  
(3.3) - Loan officer name missing. Enter the loan officer's name registered with the NMLS. Verify this is correct as it is used to tabulate annual loan officer production.  
(3.4) - Loan officer NMLS ID number missing.  
(3.5) - Lender corporate address missing. Enter the lender's mailing address registered with the NMLS.  
(3.6) - Operations/Post-Close contact name missing. This should be whoever handles post-close file conditions at your organization.  
(3.7) - Operations/Post-Close Email missing. Enter a monitored email address as this is where all conditions will be sent.  
(4.1A) - IHDA Mortgage Program is not selected. View and compare current programs at [www.ihdamortgage.org/matrix](http://www.ihdamortgage.org/matrix).  
(4.1B) - Loan type (FNMA/FHLMC/FHA/USDA/VA) not selected. Required documents will show/hide based upon selection.  
(4.1D) - Property final purchase price missing. Amount should mirror the final CD and TPO Connect reservation. Ensure this is correct as the DPA amount calculation is based on this field.  
(4.1E) - 1st lien mortgage loan amount missing. Amount should mirror the final CD and TPO Connect reservation.  
(4.2A) - Closing Date missing. Date should mirror the final CD and TPO Connect reservation.  
(5.1) - Closing city missing - enter the city where the closing is taking place (not the subj. property).  
(5.2) - Closing county missing - enter the county where the closing is taking place (not the subj. property).  
(5.3) - Closing state missing - enter the state where the closing is taking place (not the subj. property).  
(6.1) - Subject property street address missing. Note: IHDA locks follow the property; a new lock is required if the borrower selects a property different than the one that the file already locked with.  
(6.2) - Subject property city missing.  
(6.3) - Subject property ZIP code missing. - check against USPS lookup: <https://tools.usps.com/zip-code-lookup.htm>. Do not include ZIP +4  
(6.4) - Subject property county missing.  
(6.5) - Subject property appraised value missing. Enter as found on the appraisal - amount should mirror what is registered in TPO Connect.  
(6.6) - Subject property unit count missing - enter as found on appraisal.  
(6.7) - Targeted area declaration missing. Properties within targeted areas follow separate income/purchase price limits. Check to see whether it is targeted at [www.ihdamortgage.org/limits](http://www.ihdamortgage.org/limits).  
(6.8) - Subject property identification number (PIN #) missing - This is needed to populate the servicing letter - enter exactly as found on the property tax cert.  
(6.9) - Subject property legal description missing. To correct: copy and paste the legal description from title or appraisal into field 6.9 - it will automatically reformat the text to fit into the required fields OR write in 'Addendum/Exhibit Attached' but make sure it is included in the file upload to avoid conditions.

Error checked on: 2/24/2026 3:22 pm



FILE SUBMISSION COVER  
(HO-001.13)



INSTRUCTIONS: Complete all fields applicable to the transaction in sequential order, this page will populate fields throughout the documents. This document must be opened in Adobe Reader or Adobe Acrobat. **When complete, click "Run Error Check" for a report of corrections needed.**

Section 1. - Borrower Data

IHDA / U.S. Bank Loan Number  
Originating Lender Loan Number



# Upcoming Trainings

Register on the Lender Dashboard

*Session 3:*  
*Thursday, March 05*  
*10:30 a.m. - 11:00 a.m. (central)*

*Session 4:*  
*Thursday, March 24*  
*10:30 a.m. - 11:00 a.m. (central)*

[IHDAmortgage.org/rates](https://IHDAmortgage.org/rates)



*Let's  
Discuss!*



If we don't get to your  
question, email us at  
[mortgage@IHDA.org](mailto:mortgage@IHDA.org)

