

# SoftSecond<sup>®</sup> Loan Program

## HomeSafe Post-Purchase Counseling Requirement Letter

Dear Homeowner:

Congratulations on your new status as homeowner, and welcome to the **SoftSecond Loan Program**. We hope you enjoy your new home. The purpose of this letter is to inform you of your remaining obligations now that you have purchased your home with the assistance of the first and second mortgage loans from your local lender [as well as a third mortgage loan from the Massachusetts Housing Partnership Fund] (collectively, the "Loans").

As you know, to qualify for the SoftSecond Loan Program you attended a Homebuyer-training course that helped you make important decisions during the purchase process. Now, as a further condition to receiving the Loans on the terms contained in your first and second [and third] mortgages, you hereby covenant and agree that, within one (1) year of the date of your closing, you shall attend one (1) of the HomeSafe post-purchase workshops listed on the attached page or any course on MHP's list of approved courses at the time of your enrollment. These classes have been approved by the Massachusetts Housing Partnership Fund ("MHP"). A representative of either MHP or an approved course provider will be contacting you on or before the one-year anniversary of your closing to confirm your enrollment and attendance at one of these workshops.

Sincerely,

Massachusetts Housing Partnership

ACCEPTED AND AGREED:

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Date: \_\_\_\_\_, \_\_\_\_\_