

Aloha,

Thank you for your interest in the Hawaii HomeOwnership Center's Homebuyer Education & Coaching Program.

Program Overview

We offer a lifetime membership that allows you access to our homebuyer education classes, individualized coaching (before & after purchasing a home), workshops, and information about homeownership assistance programs (as available). You can elect to use the range of offerings based on your needs and interests – see below for details.

Membership Features & Benefits

One-on-one Coaching

1

Individualized coaching sessions via phone or Zoom to help you develop customized plans to help reach your goals and apply concepts from the classes (#2) to your situation. This includes information about homebuyer assistance programs.

Home Buyers Education & Consumer Workshops

2

Our nationally recognized training course provides credible, accurate information. The nine-hour content is presented to you in segments to ensure that you leave our course with the skills you need to become "Mortgage Ready" and make an informed decision about your home purchase.

Live webinar classes via Zoom or an online self-paced program are available.

Consumer workshops provide information about homeownership related topics based on member interest.

Post Purchase Services

3

Our Homeowner seminars are designed to support you in sustaining your home & address other concerns after your purchase.

One-on-one coaching is available as needed after the home purchase. Topics have included avoiding financial pitfalls and foreclosure, refinance, and purchasing another home. Our homebuyers have proven to be default resistant.

We look forward to hearing from you. Please do not hesitate to call us if you have questions (Oahu 523-9500, toll-free 877-523-9503) or email at info@hihomeownership.org

Sincerely,
Hawai'i HomeOwnership Center



Home Buyer's Education Course Syllabus

Course	Topics Covered
Ia - Managing Your Money (2.25 hours)	<ul style="list-style-type: none"> ▪ tracking income and expenses ▪ setting financial goals ▪ preparing a “reasonable” household spending and savings plan ▪ evaluating and adjusting your spending plan ▪ saving for homeownership
Ib - Understanding Credit (2.25 hours)	<ul style="list-style-type: none"> ▪ the “true” costs and benefits of credit ▪ reading and understanding your credit report ▪ managing your debts ▪ using credit wisely, in order to build up a solid credit history and become eligible for a mortgage loan ▪ identity theft
Ila - Getting a Mortgage Loan (2.25 hours)	<ul style="list-style-type: none"> ▪ the financial costs of homeownership including PITI (principal, interest, taxes, insurance) ▪ ratio analysis and affordability ▪ the 4 Cs of credit and how lenders evaluate applications ▪ how to find a lender ▪ your lender’s job ▪ steps in getting a loan
Iib - Shopping for a Home (2.25 hours)	<ul style="list-style-type: none"> ▪ identifying your individual wants and needs for a home ▪ finding the right agent ▪ different types of homeownership ▪ finding a home which fits your criteria and price range ▪ making an offer, negotiating the best deal, and moving from contract to closing ▪ protecting your investment with insurance

Getting Started...

Submitting your intake form & payment

The membership is offered for the “buying unit” which includes everyone that will be involved in applying for the home loan or is in the household (i.e. a spouse that won’t be involved in the loan application but will live in the home can be included as a co-client that attends the classes at no additional charge).

Getting Started (instructions on how to submit your documents and payment is below). You will be contacted within 5 business days after payment is received regarding class enrollment.

- **To sign up for membership, submit the intake form and payment of the \$60.00* membership fee.**
- **If you elect to utilize the online self-paced homebuyer education option, an additional \$18.38 is required*** (for a total of \$78.38)**
- **If you are being referred by a Honolulu Board of REALTORS® member: HBR is providing you with a \$50 subsidy towards your membership. All we need is the name of the referring REALTOR and the real estate agency that they work for. If you are taking the live classes, you can pay online. If you wish to take the Framework self-paced class, you’ll want to select “Invoice Me”. Your total cost will be \$28.88.**

To utilize our financial coaching services, we will need the following documents:

- Income documentation (One month of pay stubs, award letters, etc.)
- Asset account statements – Latest months’ checking, savings, retirement and investment account statements
- Last federal tax return
- Credit report pulled within the last 60 Days. You can either:
 - Pull a free credit report from each of the credit bureaus at no charge from www.annualcreditreport.com. There are no score on these reports.
 - Order a Tri-Merge Credit Report from HHOC for \$21.75 (single) or \$43.49 (joint). This report will contain scores from all three credit bureaus and is a “soft pull” that will not affect your credit score.

*Payment plans can be arranged – an installment of the membership fee must accompany the intake form. No refunds will be issued if any services were received (i.e. class).

No refunds will be issued for online education.



All documents sent to Oahu for processing

1259 Aala St., Ste. 201, Honolulu, HI 96817

Phone: (808) 523-9500

Toll-Free (877) 523-9503

Fax (808) 523-9502

Secure Document Submission Available: <http://www.hihomeownership.org>

Payment:

- We accept checks, money orders or credit cards.
- Credit card payments can be made online at <https://www.hihomeownership.org/become-a-member> or we can send a payment invoice for you to pay online as well.

Submitting Intake Form & Documents:

You can fax, mail, drop off, or submit your documents securely via our website. Forms/documents for all islands converted to pdf's and stored on a secure server in Oahu. The original documents will either be shredded or returned to you.

INTAKE FORM

Note: In order for us to make a Preliminary Readiness Assessment, which will identify potential barriers in your home buying process and determine how we can best help you become a homeowner, you must complete all sections. **Please print clearly.**

PERSONAL INFO	Client	Co-Client
<i>First Name, MI</i>		
<i>Last Name</i>		
<i>Mailing Address</i>		
<i>City, State, Zip</i>		
<i>Physical Street Address, Apt. #</i>		
<i>City, State, Zip</i>		
<i>How long at address?</i>		
<i>Home Phone</i>		
<i>Work Phone/Extension</i>		
<i>Cell Phone</i>		
<i>E-mail</i>		
<i>Race</i>	<input type="checkbox"/> White <input type="checkbox"/> Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> African American <input type="checkbox"/> Hispanic <input type="checkbox"/> American Indian <input type="checkbox"/> Other <input type="checkbox"/> Alaska Native <input type="checkbox"/> Hawaiian: Less than 50% Blood Quantum <input type="checkbox"/> Hawaiian: 50% or More Blood Quantum	<input type="checkbox"/> White <input type="checkbox"/> Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> African American <input type="checkbox"/> Hispanic <input type="checkbox"/> American Indian <input type="checkbox"/> Other <input type="checkbox"/> Alaska Native <input type="checkbox"/> Hawaiian: Less than 50% Blood Quantum <input type="checkbox"/> Hawaiian: 50% or More Blood Quantum
<i># Household Members</i>		
<i>Gender</i>	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other/Non-conforming	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other/Non-conforming
<i>Female-Headed House?</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>Veteran or currently in the armed services?</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>Foreign Born?</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>Date of Birth</i>		
<i>Do you need special accommodations?</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, type of accommodation_____	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, type of accommodation_____
<i>Education</i>	<input type="checkbox"/> Below HS Diploma <input type="checkbox"/> HS Diploma/Equivalent <input type="checkbox"/> 2-Year College <input type="checkbox"/> Bachelor Degree <input type="checkbox"/> Master's Degree <input type="checkbox"/> Above Master's Degree <input type="checkbox"/> Unknown	<input type="checkbox"/> Below HS Diploma <input type="checkbox"/> HS Diploma/Equivalent <input type="checkbox"/> 2-Year College <input type="checkbox"/> Bachelor Degree <input type="checkbox"/> Master's Degree <input type="checkbox"/> Above Master's Degree <input type="checkbox"/> Unknown
<i>Marital Status</i>	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed
<i>First Time Buyer?</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>First Generation Buyer?</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No



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Annual Household Income (gross income - before deductions): \$ _____

Individual Appointment - Availability

This will assist us in assigning you to the appropriate staff person.

I am available (check all that apply):

___ Weekdays (circle available timeframe): morning afternoon

___ Wednesday or Thursday late afternoon/evenings. last

appointment is 6:00pm

___ Saturdays

Co-Client Relationship to Client:

- Spouse Sibling
- No Relationship Parent
- Step Parent Legal Guardian
- Grandparent Grandchild
- Step Child
- Other _____

Do you have a contract on a home at this time?

Yes No

Referred to HomeOwnership Center by (both fields must be filled out to get your HBR discount):

Name of Referring REALTOR®: _____

Name of the Referring REALTOR®'s Agency: _____



	<i>Client</i>	<i>Co-Client</i>
First & Last Name		
CURRENT HOUSING ARRANGEMENT	Client <i>(please check)</i>	Co-Client <i>(please check if NOT living with Client)</i>
Maximum monthly mortgage payment you are comfortable with: \$ _____	<input type="checkbox"/> Rent (\$ _____ per month) <input type="checkbox"/> Section 8 (max. # of bedrooms _____) <input type="checkbox"/> Homeowner (\$ _____ per month) <input type="checkbox"/> Currently don't pay rent or mortgage <input type="checkbox"/> Other _____	<input type="checkbox"/> Rent (\$ _____ per month) <input type="checkbox"/> Section 8 (max. # of bedrooms _____) <input type="checkbox"/> Homeowner (\$ _____ per month) <input type="checkbox"/> Currently don't pay rent or mortgage <input type="checkbox"/> Other _____

MONTHLY EXPENSE PROJECTIONS

<u>Item</u>	<u>Estimate</u>	<u>Item</u>	<u>Estimate</u>
Auto (Car payment, registration, gas, maintenance)	\$	Utilities (Phone, electrical, gas, water, garbage)	\$
Child Support/Alimony	\$	Charity (Donations or Tithing)	\$
Credit Card Min. Payments	\$	Dining (Eaten in restaurant or taken out)	\$
Credit Collections (Fees collected for lack of payment)	\$	Entertainment (Movies, concerts, sports, gym, etc)	\$
Education (School Fees, uniforms & school loans)	\$	Food and Groceries (Food used in meal prep at home)	\$
Rent/Mortgage Payment (Mortgage- Principal, Interest, Taxes, HOA Fees)	\$	Gifts (Birthdays and special occasions)	\$
Installment Loans (Monthly debt repaid over period of time, excluding car & student loans)	\$	Household (Cleaning and maintenance supplies, home repairs)	\$
Insurance (Auto, home, health, renters & life)	\$	Pet Expenses (Food, vet care, grooming)	\$
Medical (Out of pocket expenses for medical care /prescriptions, Do not include deductions from payroll)	\$	Public Transportation (Bus fare, taxi, Uber)	\$
Savings per month (include 401K & IRA contributions)	\$	Miscellaneous (include hair, nails, etc)	\$
Tax (not deducted via payroll deduction)	\$		\$

EMPLOYMENT/GROSS INCOME (Please list all sources of income for all family members)

Employer/Source of Income	Job Title	Whose Income	Hire Date	Hourly Wage	# of Hours per Week	Pay Schedule	Gross Income Per Month

Are you about to receive additional funds (i.e., tax refunds, property sales, gift, etc.)?

Yes No

If yes, how much? \$ _____ From where? _____



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CREDIT REPORT AUTHORIZATION:

___ I authorize the Hawai'i HomeOwnership Center to pull my /our credit report(s) or review my / our credit file(s) for housing counseling in connection with my/our pursuit on a loan to purchase real property.

Social security numbers are required to pull your credit report.

Name/Social Security#: _____

Name/Social Security#: _____

___ I will provide a credit report.

PAYMENT OPTIONS

- I am submitting a check. Check # _____ Amount _____
- Please invoice me so I can pay by credit card.
- I will pay for my membership online at <http://hihomeownership.org/membership.html>
- I need a payment plan for the membership fee – please contact me. My first payment installment is provided.

My payment will address:

- \$10.00 lifetime membership fee (no refunds once any services received. **Honolulu Board of REALTORS® is providing a \$50 subsidy for people who are referred by member REALTORS®. Our normal membership fee is \$60**)

OR

- Self-paced education (your HHOC membership & education fee will be paid via our education website by Framework – we will provide a link. No refunds once you've registered on the education site. **(Hawai'i Board of REALTORS® is providing a \$50 subsidy for people who are referred by member REALTORS®. HHOC will bill you, do not use the link on the website to pay. The cost to you will be \$28.88. The normal cost for this is \$78.38.)**)

- Credit report: # reports _____ (no refunds once the report is pulled even if no services rendered)



Hawai'i HomeOwnership Center (HHOC) Disclosure Statement
BY SIGNING THIS FORM, I ACKNOWLEDGE THE FOLLOWING:

HHOC Services Offered:

Pre-purchase Counseling: Clients receive comprehensive one-on-one counseling, which covers the entire home buying process from beginning to end. Counselors assist their clients with creating a sustainable budget/spending plan for their current household situation, and a clear action plan is developed to achieve the overall goal of homeownership. Clients also receive important material on home inspection, pre-foreclosure, and any other homeownership topic relevant to successfully maintaining a home.

Non-delinquency Post-purchase Counseling: Clients receive important material on how to properly maintain a home, refinance a home, and select a realtor. Clients are assessed for individual needs and are assisted with the tools and services to successfully maintain a home.

Pre-purchase Homebuyer Education Workshops: Attendees will receive information on topics that will prepare the prospective homebuyer to make informed home purchase decisions. Topics include homebuyer readiness, money management, understanding credit, getting a mortgage loan, shopping for a home, keeping your home/managing finances, and maintaining a home.

- I understand that HHOC receives funds (including Congressional funds) through various sources (including the US Department of Housing & Urban Development), so HHOC is required to share some of my personal information with grant administrators or their agents for purposes of program monitoring, compliance and evaluation.
- I understand that HHOC provides information and education on numerous loan products and housing programs and I further understand that the HUD counseling services and guidance I receive from HHOC in no way obligates me to choose any of these particular loan products or housing programs.
- I understand that HHOC provides HUD housing counseling services that may result in an action plan that includes referrals to other agencies or lenders for services or loan products. Receiving services from HHOC in no way obligates me to choose any of the programs or products to which I am referred.
- I understand that HHOC is affiliated with a non-profit, HHOC Housing and Land Trust which may have homes for sale. I understand that I am not obligated to choose this as a vehicle to buy a home and that HHOC is not a licensed real estate broker, nor employs real estate agents with an active license.
- I understand that HHOC is affiliated with a non-profit mortgage brokerage, HHOC Mortgage. I am not obligated to obtain my home mortgage from HHOC Mortgage. I understand that HHOC recommends "shopping" for my loan with at least four (4) lenders. HHOC is not a licensed mortgage broker and none of its staff can originate mortgage products.
- I understand that as a condition of the use of our services, and in alignment to meeting our counseling goals, and in compliance with HUD's Housing Counseling Program requirements, HHOC may provide me with information on alternative service programs and products that are available, if applicable, and known by our staff. I understand I am not obligated to use the services of referral agencies to receive housing counseling services. I can find a list of HHOC donors on the HHOC website (<http://www.hihomeownership.org>)



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- I understand that the role of the Hawaii HomeOwnership Center and its employees is to provide support, education, and resources to help me reach my homeownership goal. HHOC aims to meet the needs of all clients whenever possible. However, I understand HHOC does not guarantee that I will be able to secure a mortgage, participate in any assistance programs, or purchase a home. This information does not constitute an application for mortgage financing or mortgage insurance.
- I have received the attached Home Inspection informational sheets.

Client Signature

Print Name

Date

This disclosure was conveyed verbally via a virtual/telephonic session.

HHOC Staff Signature

Print Name

Date

