



Mortgage Portfolio Intake: Pre-Purchase Counseling

Take the next steps! Make your homeownership dream a reality.

Enroll in KNHS' Financial Capability: Financial Readiness Workshops:
Get Prepared. Invest Wisely. Become Foreclosure Resistant.

Financial Readiness Workshops	Date (Thursday)	Time
Money Management	7/6/17	5:30 PM-9:30 PM
Banking Basics	7/13/17	5:30 PM-9:30 PM
Improving Credit	7/20/17	5:30 PM-9:30 PM
Fair Housing & Lending	7/27/17	5:30 PM-9:30 PM

Build a vibrant mortgage portfolio! Enroll in Pre-Purchase counseling. Work with a MSHDA & HUD-certified Housing Specialist & Financial Coach to build credit & budget for down-payment & closing costs.

To participate in Pre-Purchase Counseling you must complete *Homebuyer Education*. You must also submit the following documents to secure an appointment:

- 3 consecutive Paystubs or Quarterly Profit & Loss *if self-employed*
- 3 months consecutive Bank Statements (Must include all pages)
- Benefit Statements for additional income such as: SSI, DHS Cash & Food Assistance, Child-Support, Pension Funds, Retirement Pay, etc.
- **An appointment will be made once you submit these items**

Your success is our success. Together, we will develop a plan to help you achieve homeownership.

Thank you,

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IMPORTANT! A \$20 fee is applied to pull a Tri-Merged Credit Report. \$20 fee is waived for Foreclosure Prevention clients and for households with income below 50% Area-Median-Income. \$99 fee is charged for Online Homebuyer Education. Lender-referred clients are eligible for a \$50 eHome coupon with executed loan documents. Bronson HOP & HOPE clients are eligible for \$50 eHome coupon. Fees are collected at the first counseling appointment. **NO CASH or advanced payments.** **Only** checks or money orders are accepted.

See below if you qualify for the waiver:

# of Persons in Household	Household Annual Income	Credit Report Fee \$20
1	\$21,522 <i>or below</i>	Waived
2	\$24,582 <i>or below</i>	Waived
3	\$27,642 <i>or below</i>	Waived
4	\$30,702 <i>or below</i>	Waived
5	\$33,201 <i>or below</i>	Waived
6	\$35,649 <i>or below</i>	Waived
7	\$38,097 <i>or below</i>	Waived
8	\$40,545 <i>or below</i>	Waived

Upcoming Sessions

Financial Readiness Workshops	Date (Saturday)	Time
Money Management	7/8/17	9:00 AM-1:00 PM
Banking Basics	7/15/17	9:00 AM-1:00 PM
Improving Credit	7/22/17	9:00 AM-1:00 PM
Fair Housing & Lending	7/29/17	9:00 AM-1:00 PM

