



Homebuyer Education

ONLY \$35 to attend !

Payments can be made in check, money order or online at www.knhs.org/payment

Enroll in our 2-day

Homebuyer Education:

Classes are held at the KNHS Homeownership Center. Enrollment is subject to class capacity.

Due to limited seating, we ask you secure child-care.

Workshop Day 1

- Cost and Benefits of Homeownership
- Managing Your Money
- Shopping for a Home
- What is Your Affordability?

Workshop Day 2

- 4 C's of Credit
- What is a Mortgage?
- Protecting Your Investment
- Fair housing and Predatory Lending



TAKE OUR ONLINE CLASS! For \$99
ehomeamerica.org/knhs

Take the next step! Submit 3 Paystubs & 2 Bank Statements to enroll in Pre-Purchase Counseling & Financial Readiness Workshops after graduation: **Build Credit. Save for Closing Costs. Find Down Payment Assistance. Buy & Fix with 203K. Or ask about \$0 Down-Payment Rural Development Loans.**

FOSTERING HOMEOWNERSHIP AND REVITALIZING NEIGHBORHOODS

1219 S. Park, Kalamazoo, MI 49001 | Phone: 269.385.2916 | Fax: 269.385.9912



IMPORTANT! \$35 fee is applied to complete enrollment in Homebuyer Readiness. \$35 fee is waived for households at 100% Federal Poverty Level and who state cannot afford fee. \$20 fee is applied to pull a Tri-Merged Credit Report at counseling appointment. \$20 fee is waived for Foreclosure Prevention clients, Lender-Referral eHome clients, and for households with income below 50% Area-Median-Income. \$99 fee is applied for eHome America. FSS, KTO, Bronson HOP, City HOPE, USDA Direct, KNHS DPA, HomeTown, and VA loan clients are eligible for \$50 eHome coupon. \$150 fee is applied for Section 32 Homebuyer Education & Counseling; this \$150 fee is waived if client completes eHome America or reduced if completed Homebuyer Readiness. Homebuyer Readiness fees are collected at time of enrollment. Credit Report fees are collected at first counseling appointment. **NO CASH or advanced payments.** **Only** checks, money orders or PayPal are accepted. KNHS cannot offer refund after payment has been applied.

# of Persons in Household	Household Annual Income (50%AMI)	Credit Report Fee
		\$20
1	\$21,522 or below	Waived
2	\$24,582 or below	Waived
3	\$27,642 or below	Waived
4	\$30,702 or below	Waived
5	\$33,201 or below	Waived
6	\$35,649 or below	Waived
7	\$38,097 or below	Waived
8	\$40,545 or below	Waived

# of Persons in Household	Household Annual Income	Homebuyer Education Fee
		\$35
1	\$12,060 or below	Waived
2	\$16,240 or below	Waived
3	\$20,420 or below	Waived
4	\$24,600 or below	Waived
5	\$28,780 or below	Waived
6	\$32,960 or below	Waived
7	\$37,140 or below	Waived
8	\$41,320 or below	Waived

Upcoming Homebuyer Education: Homebuyer Readiness		
June	12th and 13th	5:30-9:30PM
June	26th and 27th	5:30-9:30PM

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