

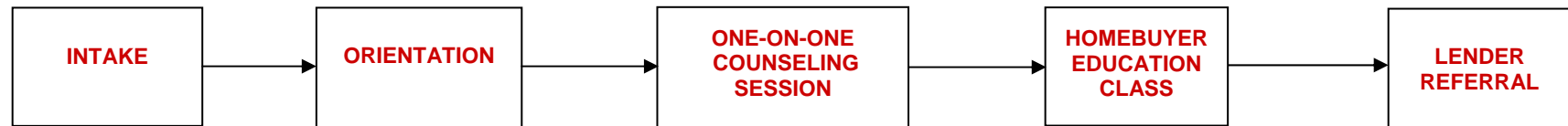


Tri-Valley Housing Opportunity Center

Homebuyer Counseling and Education Service Flow

Counselors will monitor and track the progress of each client throughout the process

Homeownership Track



- General Housing Information
- Rental/Referral Information
- Resources Referral
- Schedule Orientation

- Overview of Center Programs and Services
- One-on-One Counseling
- Homebuyer Education Classes
- City Programs
- Equity Share
- Tax Benefit
- Rent vs. Own
- Benefits of Center Programs

- Intake Application
- Review Credit Report
- Assessment
- Develop Individual Action Plan (IAP)
- Schedule Homebuyer Education Class or Credit Counseling
- Schedule Follow-up One-on-One Sessions as Needed
- Lender Disclosures

8 HR Certificate Program

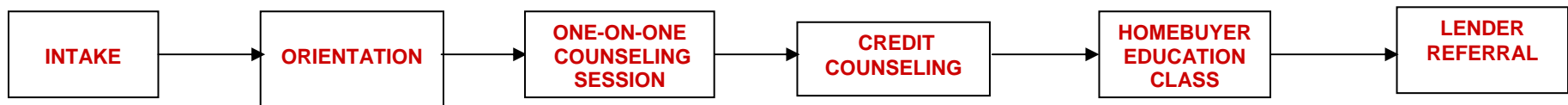
- 2 – 4 Hour Segments
- First Segment: 4 Hours**
- Credit
- How to Review Credit Report
- Cost of Credit
- Budget
- Homework Review
- Develop Savings Plan
- Reduce Expenses
- Qualifying for Loan
- Loan Application
- Loan Types
- Down Payment Assistance Programs

Second Segment: 4 Hours

- Real Estate Agent
- Real Estate Transaction
- Title Company/Escrow
- Inspections
- Insurance
- Responsibilities of Homeownership
- Knowing your Rights and Predatory Lending Prevention

- Lender Partners

Homeownership/Financial Literacy Track



Same as Above

Same as Above

Same as Above

-One-on-One
Credit Counseling

Same as Above

Same as Above

November 7, 2005

Education is the Key to Homeownership

