



# Homebuyer Education



## HOMEBUYER EDUCATION FOR YOUR FINANCIAL WELL-BEING

eHome America’s signature Homebuyer Education course is the certified web-based program for prospective first-time homebuyers. Exceeding national industry standards, this course creates knowledgeable buyers who are more default-resistant and ready for a lifetime of homeownership. Easily accessible through any device 24 hours a day, 7 days a week, you can learn the ins and outs by taking the comprehensive, fun and engaging course at your own pace. If homeownership is your goal, eHome America and Opportunities for Otsego will help get you there.

### WHAT YOU WILL LEARN & EARN

#### Accessible

No travel required, available anytime.

#### Affordable

Only \$99 for the full course.

#### Convenient

24/7 access, just a click away.

[ehomeamerica.org/foinc](http://ehomeamerica.org/foinc)



Steps of the home buying process



Preparing for the expenses



Financial management of homeownership



Post purchase tips



Certificate of completion delivered to you after meeting\* with a certified housing counselor from Opportunities for Otsego

\*Counseling sessions take approximately one hour may be done in person or over the phone.



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## PREPARE FOR YOUR HOUSING COUNSELING SESSION

To speed-up delivery of your homebuyer education certificate of completion, please gather and bring the following documents to your housing counseling session:



Opportunities for Otsego application for housing services\*



Drivers license/photo ID and Social Security Card



Income information (e.g. pay stubs, rental/real estate income, self employment tax documents, and proof of any other income)



Federal tax returns with W2 from the last two years



Value of assets and savings (e.g. bank statements, CDs, retirement accounts, lump proceeds from a sale or settlement)



Long-term debt (e.g. credit report\*\*, credit card and loan statements, child support/alimony payments)

\*Applications and a list of needed documents may be downloaded at [ofoinc.org/housing](http://ofoinc.org/housing) or picked up at 3 West Broadway in Oneonta.

\*\*Credit reports can be obtained at [www.annualcreditreport.com](http://www.annualcreditreport.com)

**Call Opportunities for Otsego at 607.433.0825 to schedule your in-person or phone housing counseling session.**