

7 SIMPLE STEPS TO GETTING FIRST-TIME HOMEBUYER DOWN PAYMENT ASSISTANCE

STEP 1. REGISTER FOR THE REQUIRED ONLINE HOMEBUYER EDUCATION COURSE

In this course, you'll learn about:

1. Is buying a home right for you?
2. How much home can you afford?
3. Managing Your Money (making spending and savings plans)
4. Understanding Credit (credit history and improving your credit score)
5. Getting a Mortgage Loan (finding and working with a lender)
6. Shopping for a Home (the home buying team and the timeline for buying a home)
7. Keeping Your Home and Managing Your Finances (protecting your investment, maintenance, asset building)

You are one step closer to owning your first home! Start by attending a First-Time Homebuyers workshop. Completing this HUD-APPROVED first-time homebuyer online workshop you will be issued one of 3 certifications.

Get Started: <http://www.ehomeamerica.org/neverhappier>

After completing the 8-hour online course, homebuyers are required to contact NEVER HAPPERIER INC to schedule a one-hour follow-up session with one of our member housing counseling agencies. After completing the counseling session, homebuyers receive their Certificate of Completion – which may help qualify for affordable mortgages, first-time homebuyer programs, and down payment assistance.

STEP 2. REGISTER FOR REQUIRED HUD ORIENTATION CLASS

First-Time Home Buyers Grant Classes are now available through remote learning via Zoom & telephone. In the wake of the COVID-19 crisis, our mindfulness HUD-approved Housing Counseling classes bring peace via Zoom.

Join the next:

Saturday, August 21st 12 noon to 3pm
Tuesday, September 14th - 7pm to 9pm
Saturday, September 18th - 12 noon to 3pm
Sunday, September 26th - 12 noon to 3pm

STEP 3. CREDIT COUNSELING AND/OR REHAB

If your credit starts with a 3, 4, 5, or 6 take action now and get a free credit analysis. \$19 will be charged to get all 3 bureaus reports.

CHOOSE DATE AND REGISTER

STEP 4. TIME TO GET PRE-APPROVED

The following financial support documents are to be uploaded in PDF format.

- Tax return for 2 consecutive years

- 2019 & 2020 - w2
- 2019 & 2020 - w2 for 3 months, 12 months for self-employment
- Proof of income for 1 month - paystub
- Government-issued photo ID
- Social Security card
- Social Security card
- Other assets - retirement statement, life insurance policy, alimony or child support
- Gift letter , proof of source, and check

- Social Security card card

Special loans for our Veterans.

In addition to the above documents please provide

- DD-214 if you are a veteran

3 top benefits of applying for a veteran loan

1- No down payment on a VA loan

2 - No mortgage insurance for VA loans

3 - No prepayment penalty

Thanks for serving

Preparing & Submitting the list of documents mentioned is needed for program Eligibility also as for your pre-approval.

Knowing how much house you can afford is very important before going house hunting.

STEP 5. ONE ON ONE COUNSELING

To receive a HUD certificate, you must attend both workshops in the series and a pre-purchase counseling session. Any program the federal government has to assist first-time buyers in a home purchase will require that you attend a HUD-approved Housing Counseling class. Housing counselors help people get their finances organized so they will qualify for becoming a homeowner in 90 days.

Step 6. House Hunting

Homes are moving quickly. On average 21 days on the market. Meet with a knowledgeable agent only after you are Pre-approved.

1 to 4 family move-in ready Currently available!
 gsmls link Subject to change

STEP 7. KEYS IN YOUR HANDS

HOME SWEET HOME!!!

Need more information on the First-Time Homebuyer Down Payment Assistance, please do not hesitate to contact us: (855) 834-4663

SEE REQUIREMENTS