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## **ONLINE HOMEOWNERSHIP COUNSELING**

*(This is a FREE course offered by CHFA thru eHome America)*

### **HOMEBUYER - REGISTRATION INSTRUCTIONS**

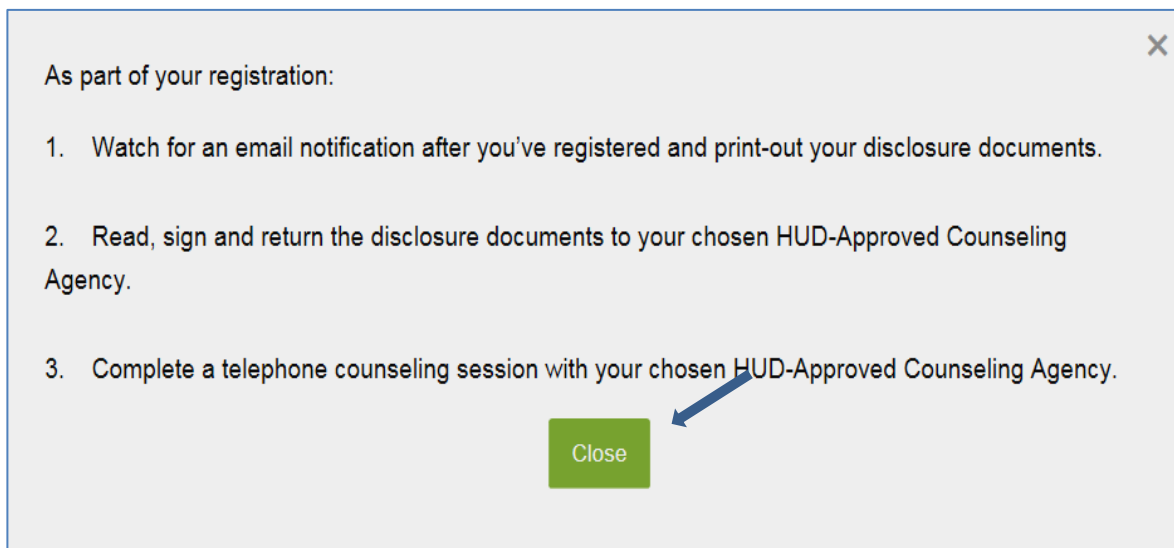
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*CHFA Borrowers: Follow the steps below to register for our FREE online homeownership counseling class:*

**STEP #1:** Contact your Lender to receive your FREE online “Coupon Code” which is required for the CHFA eHome America registration process.

**STEP #2:** Register for the online class by logging on to CHFA eHome America website at:  
[https://chfa.ehomeamerica.org/sponsor\\_user/sponsor\\_main](https://chfa.ehomeamerica.org/sponsor_user/sponsor_main) .

**STEP #3** First, read the pop up screen before you register, then click on “Close.”



As part of your registration:

1. Watch for an email notification after you've registered and print-out your disclosure documents.
2. Read, sign and return the disclosure documents to your chosen HUD-Approved Counseling Agency.
3. Complete a telephone counseling session with your chosen HUD-Approved Counseling Agency.

Close

The screenshot shows a light gray pop-up window with a blue border and a close button (X) in the top right corner. It contains a list of three instructions for registration. A blue arrow points from the third instruction to a green 'Close' button at the bottom center of the window.

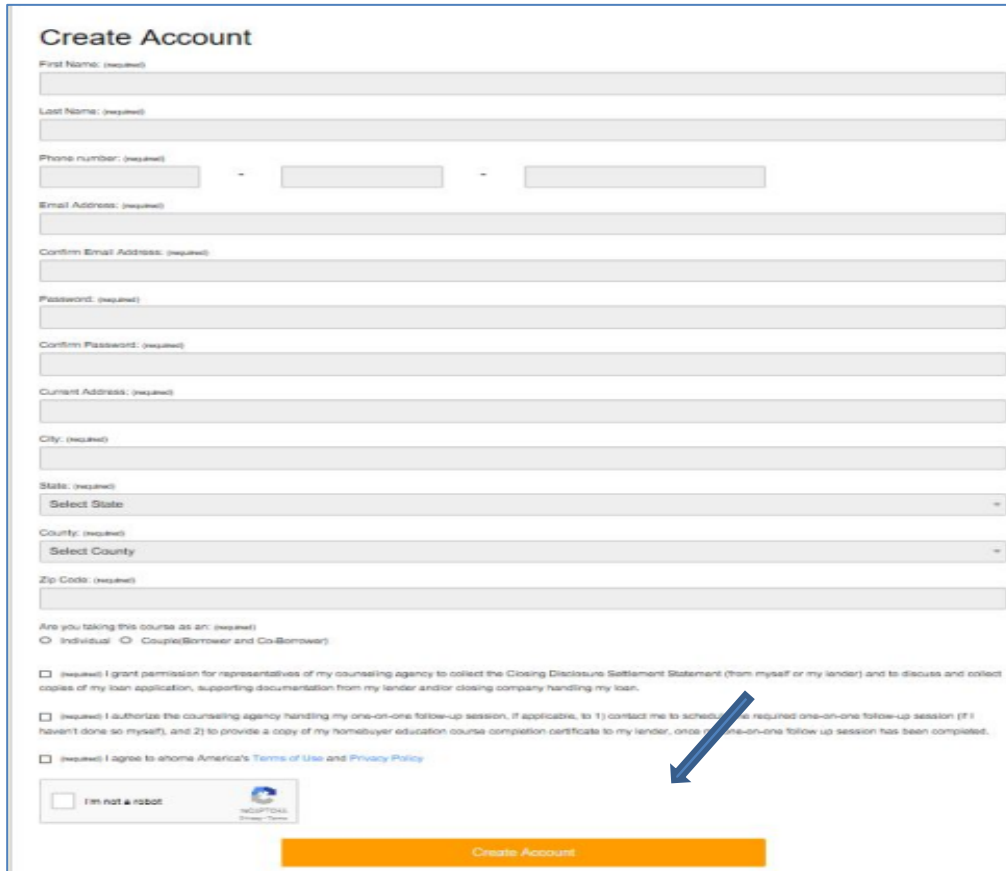
**STEP #4:** From the CHFA e-Home America website homepage: Click on “Get Started.”



**STEP #5:** From the Select Local Counseling Agency page, Click on “Get Started” below on the pre-selected partnering agency to complete your registration. If you want to find out more about the agency or contact them first, click on [Show group details](#) link.



**STEP #6:** Create Account – Complete requested fields and Click on “Create Account” at bottom.



**Create Account**

First Name: (required)  
 Last Name: (required)  
 Phone number: (required)  
 Email Address: (required)  
 Confirm Email Address: (required)  
 Password: (required)  
 Confirm Password: (required)  
 Current Address: (required)  
 City: (required)  
 State: (required)  
 Select State  
 County: (required)  
 Select County  
 Zip Code: (required)

Are you taking this course as an: (required)  
 Individual  Couple(Borrower and Co-Borrower)

(required) I grant permission for representatives of my counseling agency to collect the Closing Disclosure Settlement Statement (from myself or my lender) and to discuss and collect copies of my loan application, supporting documentation from my lender and/or closing company handling my loan.

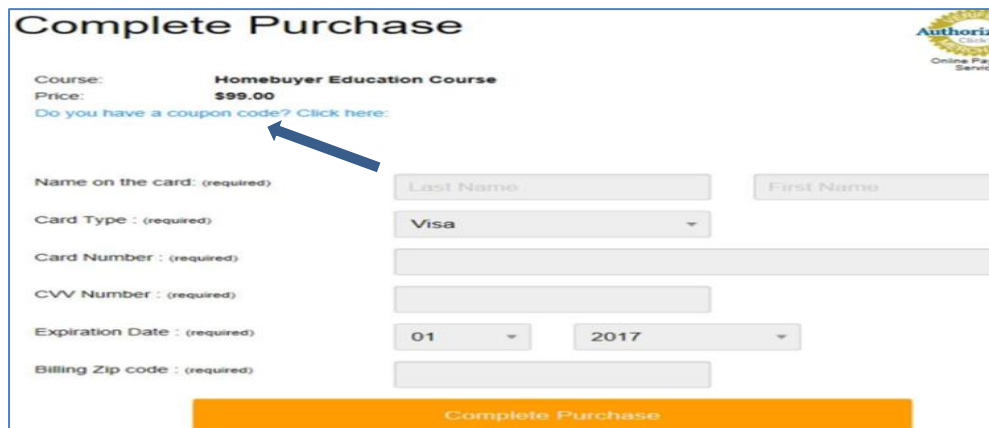
(required) I authorize the counseling agency handling my one-on-one follow-up session, if applicable, to 1) contact me to schedule a required one-on-one follow-up session (if I haven't done so myself), and 2) to provide a copy of my homebuyer education course completion certificate to my lender, once my one-on-one follow up session has been completed.

(required) I agree to Home America's Terms of Use and Privacy Policy

I'm not a robot

**Create Account**

**STEP #7:** Click on “Do you have a Coupon Code:” (This will allow you to bypass this payment screen.) Do not enter credit card information for payment – Enter Coupon Code provided to you by your Lender at the time of loan application to take this course – **FREE**.



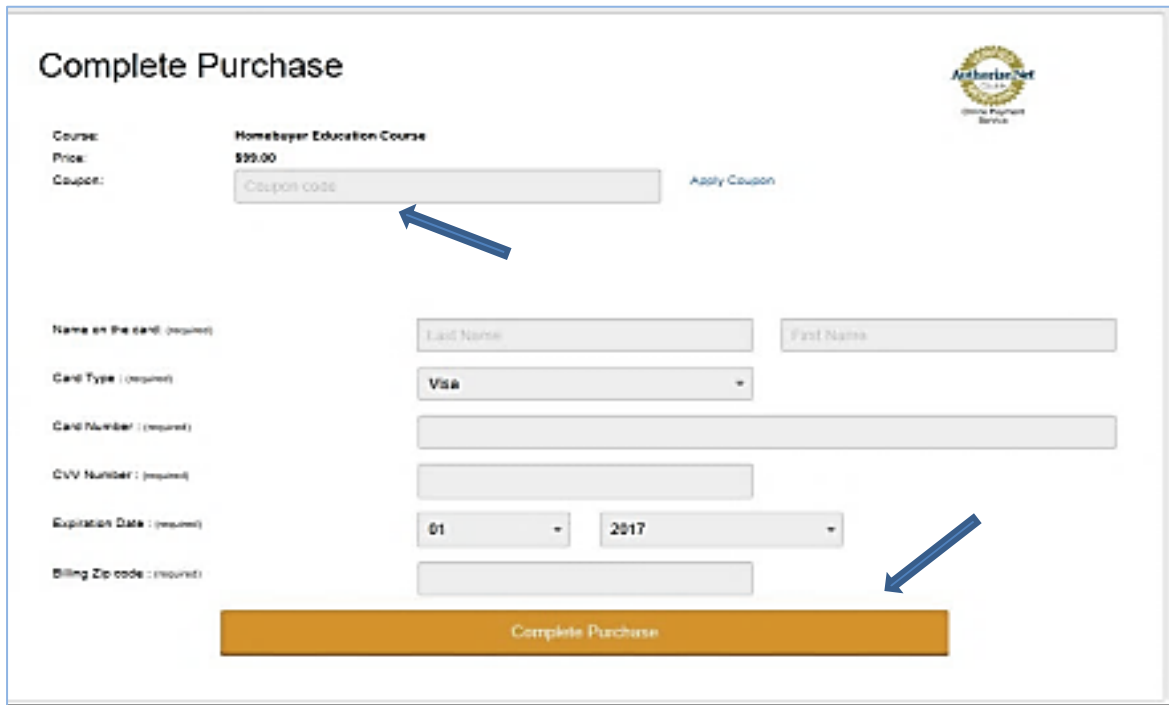
**Complete Purchase**

Course: **Homebuyer Education Course**  
 Price: **\$99.00**  
 Do you have a coupon code? [Click here:](#)

Name on the card: (required)  
 Last Name First Name  
 Card Type: (required)  
 Visa  
 Card Number: (required)  
 CVV Number: (required)  
 Expiration Date: (required)  
 01 2017  
 Billing Zip code: (required)

**Complete Purchase**

**STEP #8:** Enter Coupon Code provided to you by your Lender at the time of loan application and then Click on “Complete Purchase.”



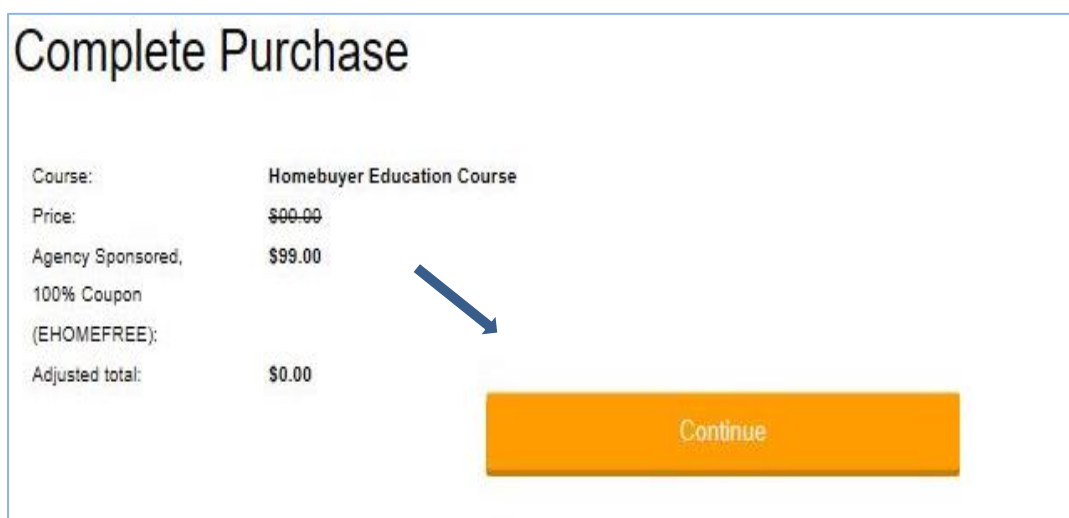
**Complete Purchase**

Course: Homebuyer Education Course  
 Price: \$99.00  
 Coupon:  [Apply Coupon](#)

Name on the card (required):    
 Card Type (required):   
 Card Number (required):   
 CVV Number (required):   
 Expiration Date (required):    
 Billing Zip code (required):

[Complete Purchase](#)

**STEP #9:** Click on “Continue” to proceed with setup. (Adjusted Total: Should read \$0.00)



**Complete Purchase**

Course: Homebuyer Education Course  
 Price: \$99.00  
 Agency Sponsored, 100% Coupon (EHOMEFREE): \$99.00  
 Adjusted total: \$0.00

[Continue](#)

**STEP #10** Complete the following screen. Click on “Save Demographic Information” at bottom.

### Demographic Information

Thank you for your payment of \$0.00. You will receive a confirmation email shortly.  
Disclaimer: This information will never be sold to 3rd parties for marketing purposes. We are required to report demographic information to our governmental funding sources.

Date of Birth: (required)	Month <input type="text"/>	Day <input type="text"/>	Year <input type="text"/>
Age Range: (required)	<input type="text"/>		
U.S. Citizen: (required)	<input type="text"/>		
Gender: (required)	<input type="text"/>		
Ethnicity: (required)	<input type="text"/>		
Are you a First Time Homebuyer?: (required)	<input type="text"/>		
Are you proficient in speaking English?: (required)	<input type="text"/>		
Race: (required)	<input type="text"/>		
Marital Status: (required)	<input type="text"/>		
Household Type: (required)	<input type="text"/>		
Current Household Type: (required)	<input type="text"/>		
# in Household: (required)	<input type="text"/>		
Do you have a household member with a disability?: (required)	<input type="text"/>		
Highest level of education: (required)	<input type="text"/>		
Total Annual Family Income: (required)	\$ <input type="text"/>		
Are you a veteran?: (required)	<input type="text"/>		
Are you Active Military?: (required)	<input type="text"/>		

Save Demographic Information

**STEP #11:** Complete the following fields and Click on “Complete Registration.”

### Additional Information

Have you met with a lender about getting a home loan?: (required)	<input type="text"/>
Have you been pre-approved for a loan up to a certain amount?: (required)	<input type="text"/>
If you have been pre-approved, how much were you approved for?: (required)	\$ <input type="text"/>
What is your Loan Number?:	<input type="text"/>
Lender Name: (required)	<input type="text"/>
Loan Officer's Name: (required)	<input type="text"/>
Loan Officer's Email Address: (required)	<input type="text"/>
Loan officer's NMLS Number:	<input type="text"/>
Loan Officer's Phone Number: (required)	<input type="text"/> - <input type="text"/> - <input type="text"/>
Loan Officer's Fax Number:	<input type="text"/> - <input type="text"/> - <input type="text"/>
Loan Type: (required)	<input type="text"/>
How did you hear about eHome America?:	<input type="text"/>
I am taking this course to: (required)	<input type="checkbox"/> Meet my lender's qualifications <input type="checkbox"/> Become more educated about the home buying process <input type="checkbox"/> Determine if owning a home is the right decision <input type="checkbox"/> Learn how much I can spend on purchasing a home <input type="checkbox"/> Other

Complete Registration

**STEP #12:** Once your registration is complete, a blue button will be displayed titled: **“Begin Your Course Now,”** you can start the course immediately.

### **Helpful Hints:**

- The course will take several hours to complete. *Please give yourself enough time to complete before your scheduled closing date.*
- Once registered, you can log in and out as many times as needed. The course will automatically save all work completed upon log out.
- Immediately after completing registration, you will receive an email notification from the selected counseling agency with further instructions to submit signed disclosures to the selected agency.
- There is a quiz at the end of each section. You will need to earn an 80% overall to pass the course.
- Flash Player is needed to view the videos.
- Once you finish the course, you will be directed back to your selected counseling agency for more information on how to *obtain your certificate of completion.*
- **Your Lender will need a copy of your certificate of completion for your mortgage file.**

*Thank you for choosing the Connecticut Housing Finance Authority (CHFA) Online Homeownership Counseling class. We hope you enjoyed the convenience of the online course offering and found the information regarding the home buying process helpful and informative in your pursuit of homeownership.*