
ONLINE HOMEOWNERSHIP COUNSELING

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

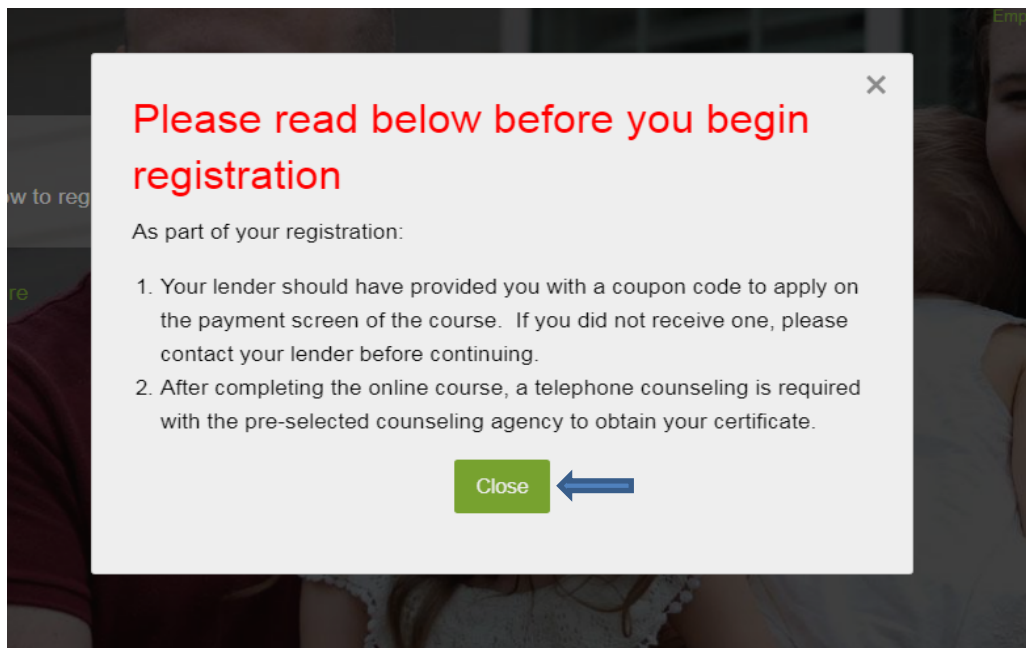
HOMEBUYER - REGISTRATION INSTRUCTIONS

*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 <https://chfa.ehomeamerica.org> website.

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



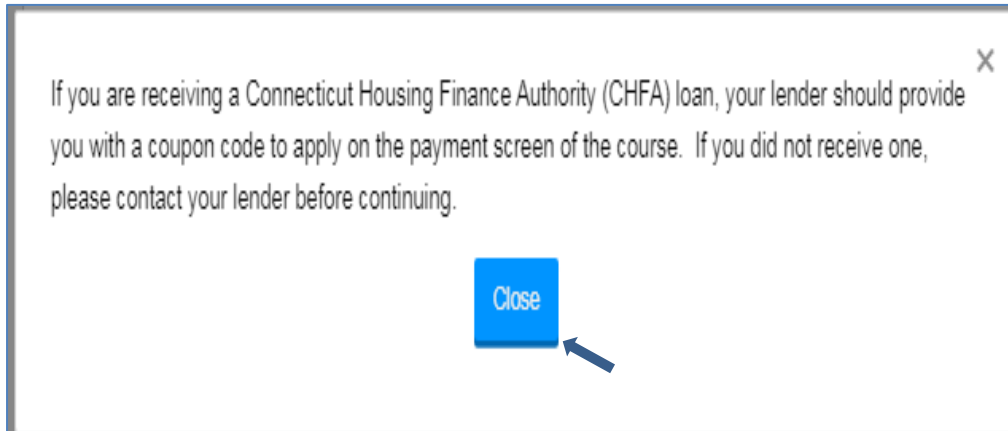
STEP #4: From the CHFA e-Home America website homepage: Click on “Get Started.”



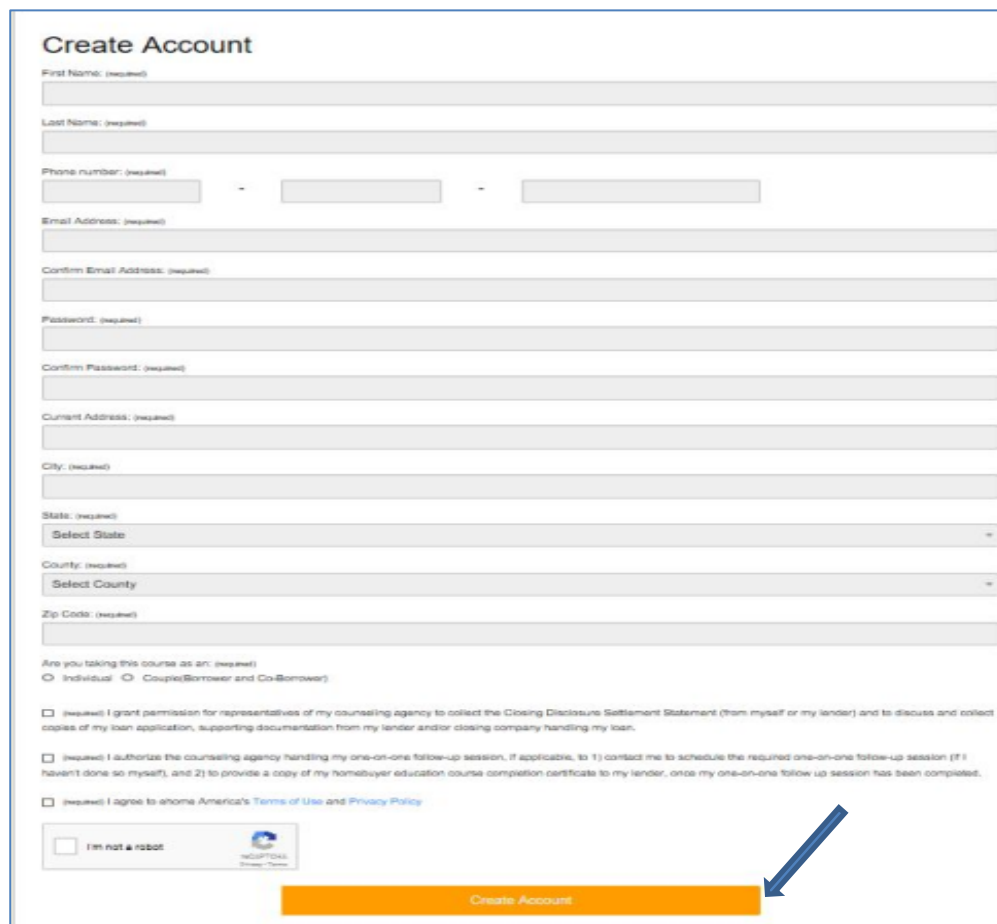
STEP #5: From the Select Local Counseling Agency page, Click on “Get Started” below on the pre-selected partnering agency to complete your registration. If you want to find out more about the agency or contact them first, click on [Show group details](#) link.



STEP #6: First, read the pop up screen before you create account, then click on “Close.”



STEP #7: Create Account – Complete requested fields and Click on “Create Account” at bottom.

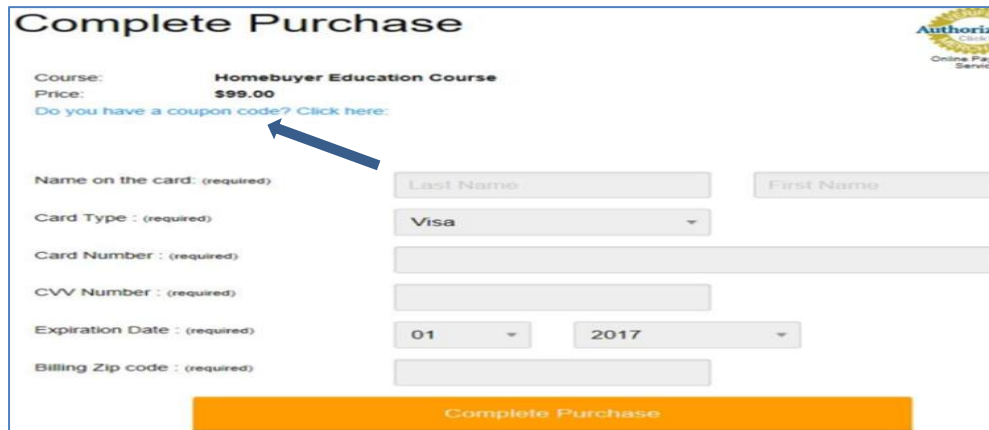


A screenshot of the "Create Account" form. The form includes the following fields and options:

- First Name: (required) [text input]
- Last Name: (required) [text input]
- Phone number: (required) [text input]
- Email Address: (required) [text input]
- Confirm Email Address: (required) [text input]
- Password: (required) [text input]
- Confirm Password: (required) [text input]
- Current Address: (required) [text input]
- City: (required) [text input]
- State: (required) [dropdown menu: Select State]
- County: (required) [dropdown menu: Select County]
- Zip Code: (required) [text input]
- 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 the 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 eHome America's [Terms of Use and Privacy Policy](#)
- I'm not a robot [reCAPTCHA]
- Optional: [text input]
- Create Account [orange button]

A blue arrow points to the "Create Account" button.

STEP #8: 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)

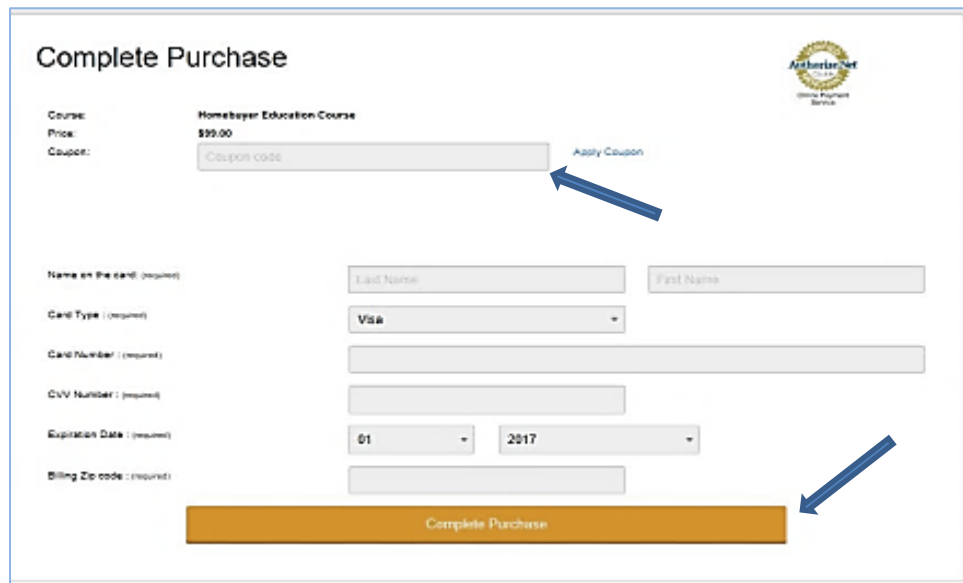
CVV Number: (required)

Expiration Date: (required) 01 2017

Billing Zip code: (required)

Complete Purchase

STEP #9: 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) 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 #10: Next, 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 #11: 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.

<p>Date of Birth: (required)</p> <p>Age Range: (required)</p> <p>U.S. Citizen: (required)</p> <p>Gender: (required)</p> <p>Ethnicity: (required)</p> <p>Are you a First Time Homebuyer?: (required)</p> <p>Are you proficient in speaking English?: (required)</p> <p>Race: (required)</p> <p>Marital Status: (required)</p> <p>Household Type: (required)</p> <p>Current Household Type: (required)</p> <p># in Household: (required)</p> <p>Do you have a household member with a disability?: (required)</p> <p>Highest level of education: (required)</p> <p>Total Annual Family Income: (required)</p> <p>Are you a veteran?: (required)</p> <p>Are you Active Military?: (required)</p>	<div style="display: flex; justify-content: space-between; margin-bottom: 5px;"> Month Day Year </div> <div style="display: flex; justify-content: space-between;"> - - - </div> <p>Please Select</p> <p>Please Select</p> <p>Please Select</p> <p>Please Select</p> <p>Please Select</p> <p>Please Select</p> <p>Please Select</p> <p>Please Select</p> <p>Please Select</p> <p>Please Select</p> <p>Please Select</p> <p>Please Select</p> <p>Please Select</p> <p>Please Select</p> <p>Please Select</p> <p>Please Select</p> <p>Please Select</p> <p>\$ <input style="width: 100%;" type="text"/></p> <p>Please Select</p> <p>Please Select</p>
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Save Demographic Information

STEP #12: Complete the following fields and **Click on “Complete Registration.”**

Additional Information

Have you met with a lender about getting a home loan?: (required) Yes

Have you been pre-approved for a loan up to a certain amount?: (required) Yes

If you have been pre-approved, how much were you approved for?: (required) \$

What is your Loan Number?:

Lender Name: (required)

Loan Officer's Name : (required)

Loan Officer's Email Address: (required)

Loan officer's NMLS Number:

Loan Officer's Phone Number: (required) - -


Loan Officer's Fax Number: - -

Loan Type: (required) Please Select

How did you hear about eHome America?: Please Select

I am taking this course to: (required)

- Meet my lender's qualifications
- Become more educated about the home buying process
- Determine if owning a home is the right decision
- Learn how much I can spend on purchasing a home
- Other



Complete Registration

Step #13: Next, click on “Complete Documents.”

0%

Course Progress

Welcome
Mike TesteDoc

Required Electronic Documents

Below you will find document(s) that need to be filled out and created. Some might require a signature. Please answer the questions to the best of your ability, and we will show you a preview of the document, which, if required, you can then sign and finalize and move to the next document. Upon completion of all documents you can start your course.


- Conflict_of_Interest_and_Disclosure_State ment

Complete Documents

Need help with this program

Call
(844) 243 - 4663

Email
support@ehomeamerica.org



Step #14: Next, click on the box to answer the questions and then click on “Save Answers and Preview eDoc” to preview the document with answers.

eDocs Questions:
Conflict Of Interest and Disclosure Statement

Below are questions we need you to complete in order to create your document. Please answer all questions as accurately as possible. Once you have answered them all, click the Save Answers and Preview eDoc button to the right.

Back to Home
Save Answers and Preview eDoc

Please answer these questions to create your eDoc


Received Documentation ?

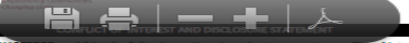
I/We have received information of agency documents.

Today's Date (MM-DD-YYYY) ?

Step #15: Next, click on “Sign and Finalize” the document to be taken to the document signing screen.

Edit Answers
Back to Home
Sign and Finalize





Date: 09-20-2018

URBAN LEAGUE OF GREATER HARTFORD provides the following services in order to prevent a conflict of interest in the provision of its youth development, health and wellness, employment, education, housing counseling and financial education services.

Urban League of Greater Hartford will ensure and monitor that the agency, its staff, or any member of their immediate family must not take any action that may result in, or create the appearance of: administering the housing counseling program for personal or private gain; providing preferential treatment to any organization or person; or undertaking any action that might compromise the agency's ability to ensure compliance with all funders including HUD program requirements, or to serve the best interests of its clients.

Individual directors or employees, or family members of the Urban League of Greater Hartford may not accept a fee or any other consideration for referring a client to mortgage lenders, brokers, builders, real estate sales agents, or brokers.

A director, employee, officer, contractor, or agent of Urban League of Greater Hartford shall not refer clients to outside program or services including: mortgage lenders, brokers, builders, or real estate sales agents in which the officer, employee, director, his or her spouse, child, or general partner has a financial interest, neither may they acquire the client's property from the trustee in bankruptcy or accept a fee or any other consideration for referring a client to other agencies, mortgage lenders, brokers, builders, or real estate sales agents or brokers.

A director, employee, officer, contractor, agent, his or her spouse, child, general partner, or organization in which he or she serves as employee (other than with the Urban League of Greater Hartford, or with whom he or she is negotiating future employment, may not have a direct interest in the client as a landlord, broker, or creditor, or originator, have a financial interest in, service, or underwrite a mortgage on the client's property, own or purchase a property that the client seeks to rent or purchase, or serve as a collection agent for the client's mortgage lender, landlord, or creditor. I have read and received a copy of the Urban League of Greater Hartford Conflict of Interest Policy Statement.

DISCLOSURE

URBAN LEAGUE OF GREATER HARTFORD offers Youth Development, Education, Workforce Development, Health and Wellness and Economic Enrichment programs and services. The Economic Enrichment Center offers the following services and programs to our clients: Pre-purchase, Individual Counseling, and Financial Literacy. Financial Support for the Urban League of Greater Hartford Counseling Programs is currently being provided by the following industry partners:

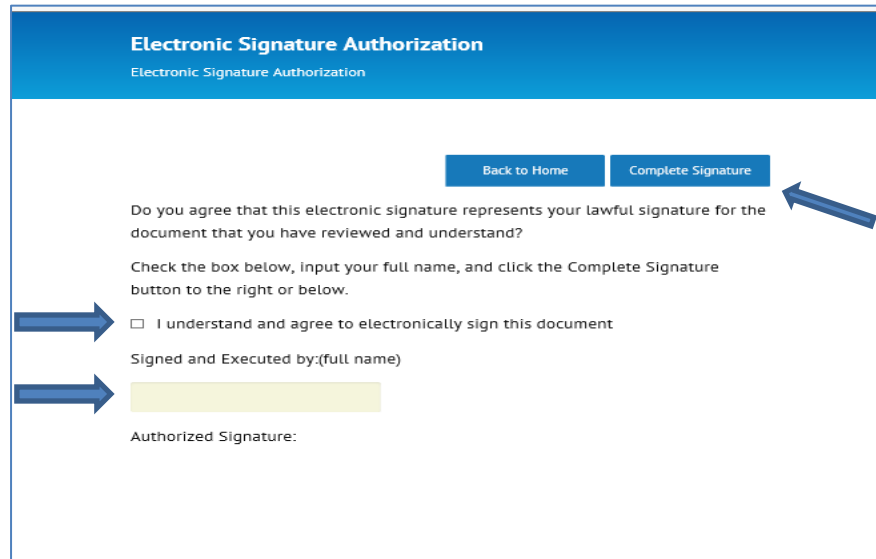
* National Urban League * Connecticut Housing Finance Authority * HUD * United Way of the Capital Region

- 1) Notwithstanding any recommendations made by the Urban League of Greater Hartford its Housing Counselors about products or services, clients are free to choose lenders, loan products and homes or abstain from doing so, and that receiving counseling is not contingent on the use of any product or service offered by the Urban League of Greater Hartford its industry partners.
- 2) Urban League of Greater Hartford is not involved in providing real estate and/or mortgage services and no fee or commission is received in addition to the counselor's salary.
- 3) Clients are not obligated to receive any other services from the Urban League of Greater Hartford or its exclusive partners.
- 4) Clients are entitled to receive any or all services for free, including the counseling services listed above.
- 5) Alternative services, programs and products may be found on Urban League of Greater Hartford website www.ulg.org or by seeking help from another HUD-Approved agency at <http://HUD.gov/offices/thru/ulh/ucfcs.cfm>.

PRIVACY POLICY

URBAN LEAGUE OF GREATER HARTFORD is committed to providing quality services to you and this policy outlines our ongoing

Step #16: Next, you must agree that this is your signature and apply it to the document and then click on “Complete Signature.”



STEP #17: Once your registration is complete, a purple 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.
- 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.