



CREDIT CARD MANAGEMENT SERVICES, INC.

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## Debthelper.com Homebuyer Education Curriculum

### I. Steps of Homeownership

- a. Pros and cons of homeownership
- b. Thinking like a homeowner
- c. Community Involvement
- d. Budgeting
- e. Fair Housing

### II. Credit Analysis

- a. Credit Scores
- b. Derogatory Credit
- c. Non-traditional Credit Sources
- d. Establishing Credit

### III. Prequalification for a Mortgage

- a. Credit
- b. Capacity
- c. Capital
- d. Collateral
- e. Character
- f. What is a mortgage and liens
- g. Types of Mortgages
- h. Private Mortgage Insurance
- i. Lending Laws

### IV. Finding a Realtor

- a. Choosing a Realtor by experience
- b. Selling Agent
- c. Listing Agent

### V. Commission of a realtor Shopping or Looking for a Home

- a. Needs and Wants
- b. Knowing your neighborhoods
- c. Property Taxes
- d. Fair Housing

### VI. Submitting an offer

- a. Comparables from your agent
- b. Contingencies
- c. Closing Date
- d. Condo Association approval
- e. Contract Deposit

### VII. Title Company chosen

- a. How is the title company chosen
- b. Ordering Title after mortgage commitment
- c. Cost of a title company

### VIII. Choosing a Home Inspector/Engineer

- a. Engineer vs. Home Inspector
- b. Wind Mitigation for the Home insurance agent
- c. Cost and Contingency
- d. Repairs

### IX. Finalizing Mortgage Application

- a. Mortgage application fees
- b. Appraisal –value and condition of property
- c. Verification of Employment
- d. Verification of Assets

### X. Shopping for Home Insurance

- a. Choosing a Home insurance Agent
- b. Cost of Home Insurance
- c. Cost of Flood Insurance
- d. Riders