



Dear Potential Homeowner,

Thank you so much for inquiring about our Homebuyer Education series. This workshop will walk you through the homebuying process so that you feel confident that you can make informed decisions when it comes to building your assets through purchasing a home.

Whether you're just beginning to think about buying a home or you've already begun the process, our classes will provide valuable information on all aspects of the homebuying experience. Among other topics, we'll discuss:

- *budgeting and saving for a home*
- *what lenders look for in terms of your credit history*
- *programs that are available to help you buy a home*
- *loans and terms*
- *home inspectors and real estate agents*
- *warrantees, insurance, and closing documents*

Yes, there is a lot involved with buying a house but why not get started? (We bet you'll even have some fun with us along the way!) After the series, you will receive a certificate to demonstrate that you have completed a HUD-certified First Time Homebuyer Education course.

Please note:

- Your place in the class is not reserved until we receive 1) a completed registration sheet and 2) your \$35 payment (if applicable).
- **We will not call you to confirm your registration.** We do, however, typically call participants the week of class to remind you about the time and location.
- Mission Home Help participants are exempt from the \$35 registration fee. You must indicate on the registration form (under payment information) if this applies to you.
- The 3rd session (evening 3 of weeknight classes or the morning of class 2 of Saturday classes) is optional for Mountain Housing Opportunity and Habitat for Humanity clients.

Please call us if you have any questions about the Homebuyer Education series or any other OnTrack services. We look forward to having you in our class!

Sincerely,

Hart Dahlhauser
Homebuyer Education Coordinator

Our non-profit mission is to help people manage their money and credit better.

telephone 828.255.5166 fax 828.255.5129
toll free 800.737.5485 web www.ontrackwnc.org

50 S. French Broad Avenue Suite 227 Asheville, NC 28801



Homebuyer Education Registration

Class dates for which you are registering (see insert): _____

PLEASE READ AND SIGN PRIVACY POLICY ON REVERSE

PERSONAL INFORMATION (please print)			
Last Name	First Name	MI	Birthdate / /
Last Name	First Name	MI	Birthdate / /
Home Address	City	State	Zip Code
County	Do you live within the Asheville City limits? <input type="checkbox"/> Yes <input type="checkbox"/> No		
E-Mail Address	<input type="checkbox"/> Please do NOT add my e-mail to your newsletter		Phone Number
How did you hear about our Homebuyer Education series?			
<input type="checkbox"/> Newspaper ad <input type="checkbox"/> Mountain Housing Opportunities <input type="checkbox"/> Referral from a friend <input type="checkbox"/> Mission Home Help <input type="checkbox"/> OnTrack (CCCS) <input type="checkbox"/> Habitat for Humanity <input type="checkbox"/> Lender referral <input type="checkbox"/> Other: _____			

DEMOGRAPHIC INFORMATION (for our funding purposes)	
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Long-Term Partners	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
1) Do you consider yourself Hispanic or Latino? <input type="checkbox"/> Yes <input type="checkbox"/> No 2) Race (you may check more than one) <input type="checkbox"/> White <input type="checkbox"/> American Indian Or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African American <input type="checkbox"/> Native Hawaiian Or Pacific Islander <input type="checkbox"/> Other Multi-Racial	
Gross Family Income (first identify family size, then circle income range in corresponding row):	
1 person	0 - \$11,700 \$11,701 - \$23,400 \$23,401 - \$31,200 \$31,201 up
2 people	0 - \$13,350 \$13,351 - \$26,760 \$26,761 - \$35,650 \$35,651 up
3 people	0 - \$15,050 \$15,051 - \$30,060 \$30,061 - \$40,100 \$40,101 up
4 people	0 - \$16,700 \$16,701 - \$33,420 \$33,421 - \$44,550 \$44,551 up
5 people	0 - \$18,050 \$18,051 - \$36,120 \$36,121 - \$48,100 \$48,101 up
6 people	0 - \$19,350 \$19,351 - \$38,760 \$38,761 - \$51,700 \$51,701 up
7 people	0 - \$20,700 \$20,701 - \$41,460 \$41,461 - \$55,250 \$55,251 up
8 people	0 - \$22,050 \$22,051 - \$44,100 \$44,101 - \$58,800 \$58,801 up

PAYMENT INFORMATION	
Your reservation is NOT complete until we receive payment. Please check one:	
<input type="checkbox"/> My check or money order for \$35 is enclosed. <input type="checkbox"/> I am a Mission Home Help participant (fee waived).	
<input type="checkbox"/> Please charge my credit card \$35: <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard Exp. Date _____	
Name on card: _____ Account # _____	
Billing Address _____ Zip code _____	
Signature _____	

(OVER)

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Privacy Policy and Release of Information

OnTrack is committed to assuring the privacy of individuals and/or families who attend our education classes. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. By signing below, you acknowledge that OnTrack will compile data and aggregate information for research, quality assurance and reporting purposes. However, no information will be disclosed outside the agency in a manner that would personally identify you unless: 1) we obtain your written authorization, or 2) we are legally or ethically obligated to do so.

If you were referred by another agency or a lender, it may be helpful to you if we can confirm your class attendance with the referral agency/person. Under this Release of Information, we will ONLY share that you attended the Homebuyer Education class, that you did (or did not) receive your certificate, and the date(s) of the class you attended.

Please initial below to indicate that you DO or DO NOT authorize your Homebuyer Education Instructor to release such information:

___ Yes, please share that I attended the Homebuyer Education class at OnTrack, the date I attended, and whether or not I received a certificate. Please share this information with (initial below):

- ___ Habitat for Humanity
- ___ Mountain Housing Opportunities
- ___ USDA
- ___ Other lender, organization, or individual as listed: _____

___ No, I do not authorize OnTrack to share any information with any third party.

By signing this release, I understand that _____, my counselor at OnTrack may contact persons or organizations I have authorized and may discuss the information indicated above. I acknowledge that this release is effective immediately and will expire 90 days from today. I understand that I may withdraw my authorization at any time.

Client Name

Client signature

Date

Co-Client Name

Co-Client signature

Date

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