



### eHome America

Front Desk: (269) 385-2916 Fax: (269) 385-9912

**DO NOT SUBMIT ORIGINAL DOCUMENTS**

### Required Documents that you must copy & Submit:

- Loan Estimate
- Purchase Agreement
- 1003

\$\$\$99 Registration Fee

eHome America was designed to help more people obtain MSHDA & HUD Certified Homebuyer Education. Though this online course cannot replace in-person homebuyer counseling, we believe participants will gain a thorough understanding of the home buying process. Participants pay \$99 per order.

**Before KNHS can release your Certificate of Completion you will need to complete the attached eHome America Intake.**

Within 48 business hours of completing this course, **and submitting all documents**, participants will be directly connected to a Kalamazoo Neighborhood Housing Services team member. This ensures that individuals receive the one-on-one counseling they need while receiving their certification online.

Per office policy, an appointment will only be scheduled once our office receive a completed Intake Packet with all supporting documents.

Crystal Elissetche | eHome Specialist  
(269) 364-2532 or crystal@knhs.org

**FOSTERING HOMEOWNERSHIP AND REVITALIZING NEIGHBORHOODS**

1219 S. Park, Kalamazoo, MI 49001 | Phone: 269.385.2916 | Fax: 269.385.9912



**IMPORTANT!** \$35 fee is applied to complete enrollment in Homebuyer Readiness. \$35 fee is waived for households at 100% Federal Poverty Level and who state cannot afford fee. \$20 fee is applied to pull a Tri-Merged Credit Report at counseling appointment. \$20 fee is waived for Foreclosure Prevention clients, Lender-Referral eHome clients, and for households with income below 50% Area-Median-Income. \$99 fee is applied for eHome America. FSS, KTO, Bronson HOP, City HOPE, USDA Direct, KNHS DPA, HomeTown, and VA loan clients are eligible for \$50 eHome coupon. \$150 fee is applied for Section 32 Homebuyer Education & Counseling; this \$150 fee is waived if client completes eHome America or reduced if completed Homebuyer Readiness. Homebuyer Readiness fees are collected at time of enrollment. Credit Report fees are collected at first counseling appointment. **NO CASH or advanced payments.** **Only** checks, money orders or PayPal are accepted. KNHS cannot offer refund after payment has been applied.

# of Persons in Household	Household Annual Income (50%AMI)	Credit Report Fee
		<b>\$20</b>
1	\$21,522 or below	Waived
2	\$24,582 or below	Waived
3	\$27,642 or below	Waived
4	\$30,702 or below	Waived
5	\$33,201 or below	Waived
6	\$35,649 or below	Waived
7	\$38,097 or below	Waived
8	\$40,545 or below	Waived

# of Persons in Household	Household Annual Income	Homebuyer Education Fee
		<b>\$35</b>
1	\$12,060 or below	
2	\$16,240 or below	Waived
3	\$20,420 or below	Waived
4	\$24,600 or below	Waived
5	\$28,780 or below	Waived
6	\$32,960 or below	Waived
7	\$37,140 or below	Waived
8	\$41,320 or below	Waived

Upcoming Homebuyer Education: Homebuyer Readiness		
March	27th and 28th	5:30-9:30PM
April	17th and 18th	5:30-9:30PM
May	22nd and 23rd	5:30-9:30PM

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