



## **HOMEBUYER EDUCATION PROGRAM CERTIFICATION**

Date: \_\_\_\_\_

I, \_\_\_\_\_, of \_\_\_\_\_ (Name of Agency) a HUD Certified Agency (or) NeighborWorks America Agency, do hereby affirm that the under-signed applicant(s) has successfully completed the following for the purpose of applying for assistance through Palm Beach County Housing Assistance Program:

- A **virtual interactive classroom setting**, First Time Homebuyer' Education course, for a minimum of **six (6) hours**.
- A **two (2) hour one-on-one counseling session** that covered (Please check the appropriate box for each item that was covered):

- |                                 |         |        |
|---------------------------------|---------|--------|
| 1. Credit Management            |         |        |
| a. Credit Cards                 | Yes ___ | No ___ |
| b. Credit Debt                  | Yes ___ | No ___ |
| 2. Individual Budget            | Yes ___ | No ___ |
| 3. Protecting your Investment   | Yes ___ | No ___ |
| 4. The Home Inspection          | Yes ___ | No ___ |
| 5. Home Repairs                 | Yes ___ | No ___ |
| 6. Predatory Lending            | Yes ___ | No ___ |
| 7. How to select a realtor/home | Yes ___ | No ___ |
| 8. "As Is" Sales Contract       | Yes ___ | No ___ |
| 9. Closing Procedures           | Yes ___ | No ___ |
| 10. Post-Closing                | Yes ___ | No ___ |

### **HOMEBUYER(S)**

I, \_\_\_\_\_ am a First Time Homebuyer and do hereby affirm that I have successfully completed the education course and counseling session as stated above. The required training was conducted on \_\_\_\_\_.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Co-Applicant Signature

### **HOUSING PARTNERS**

I, \_\_\_\_\_, affirm that the six (6) hour course was presented and understood in the language of \_\_\_\_\_, and the two (2) hour counseling session was presented and understood in the language of \_\_\_\_\_.

Name of Instructor: \_\_\_\_\_

Signature of Instructor: \_\_\_\_\_