



Congratulations on completing your eHome America online homebuyer course. Please review the steps below to obtain your eHome education certificate of completion, along with the information located on the attached EPA/HUD Lead-Based Paint Fact Sheet, For Your Protection, Get a Home Inspection, & 10 Questions to Ask Your Home Inspector flyers. ACCESS is the HUD-Approved Housing Counseling Agency that serves Jackson and Josephine counties, and we will be assisting you with your homebuyer education.

You will be issued a certificate of completion, once you have completed the eHome America online course, all worksheets, and the HOC Education Intake packet. Following this, included with your online course is the option to have a counseling session with one of our certified homeownership counselors.

Here are the steps to receiving your eHome America certificate of completion:

1. Complete the eHome America online course and all online course worksheets. You can access the course worksheets from the right-hand side of your eHome student hub page (if needed).
2. Send your completed HOC Education Intake packet along with all releases via email to: hocinfo@accesshelps.org or fax to: 1-866-733-8495; our fee schedule is yours to keep.

Once you have completed all of the above, we will send you your eHome education certificate of completion.

Once you have received your eHome certificate of completion, you may:

- Decide if you would like to attend a **comprehensive** counseling session, which includes:
 - Review of your general mortgage readiness based on verifiable documentation
 - Free analysis of your credit report and score
 - Review of your budget, various loan products, down payment assistance programs, and answering questions you may have

If you are seeking to be considered for one of our down payment assistance programs/first-time homebuyer grants, the comprehensive counseling appointment is required before you can apply.

Furthermore, as this entire process takes time, we highly encourage you to not obtain an accepted offer prior to completing both pre-purchase education AND meeting with a housing counselor, which may take several months to complete.

Upon completion of the eHome class, pending request for comprehensive counseling, I will send you documents needed for those who wish to participate in comprehensive counseling.

Thank you,

Homeownership Center
hocinfo@accesshelps.org

(541) 774-4305 / eFax: 1-866-733-8495

3630 Aviation Way | PO Box 4666 | Medford, OR 97501
Office: (541) 779-6691 • www.accesshelps.org • Fax: (541) 779-8886
CCB #111194 • TAX ID #93-0665396