

**OPTION 1: 8 hour, one-on-one
homeownership counseling w/ certificate**

Managing Money and Understanding Credit 2 hours

- Completing my income and expense worksheet
- Where may I obtain my credit report and why does my credit score matter?
- What are my rights under the Fair Credit Reporting Act?
- What are some good rules about which debts to pay first?
- What grants, down payment loans, and IDA accounts are available for those with low to moderately low income?
- What are the Oahu Housing Market Trends?

Am I Ready to buy a Home? 2 hours

- How do I use my money?
- Why do I want to buy a home?
- What are my money management opinions?
- What are my short-term and long-term goals?
- Who is on my home buying team?

Understanding a Mortgage 2 hours

- What is a Mortgage?
- What is a Reverse Mortgage?
- What do those mortgage terms mean and where do I obtain a mortgage?
- What price of a home do I qualify for?
- Are there mortgages for those with low to moderately-low income?
- Are there any tax benefits to or mortgage tax certificates for homeownership?
- Are there any home modification loans for persons with disabilities?
- What internet sites may I search for Hawaii and mainland USA homes?

Shopping for a Home and keeping My Home 2 hours

- What are the steps in Hawaii in the home purchase process?
- Why are a Truth-In-lending Statement, a HUD-1, and a Good Faith Estimate Important?
- Why are RESPA and Fair Housing Laws Important?
- What is predatory lending?
- Are there energy - efficient tips to owning a home?
- What may I do to avoid Foreclosure?

OPTION 2:

8 hour, classroom group homeownership counseling w/ certificate

Similar curriculum as one-on-one, 8 hour counseling, but taught in a group teaching format and scheduled when a group of 10 or more is formed through Legal Aid.

OPTION 3:

1 to 8 hour, classroom group homeownership counseling w/ or w/out certificate
Legal Aid Outreach Opportunity

Similar curriculum as one-on-one, 8 hour counseling, but taught in a group teaching format and course offering tailored to a specific groups' needs.

Ideal for employers, non-profit organizations, church groups, military groups, real estate firms, financial organizations, and/or any **entity that supports homeownership education.**

OPTION 4:

One-on-one homeownership counseling w/out certificate at Legal Aid Oahu office

Counseling for any subject within the 8 hour counseling curriculum, and especially counseling including pre-purchase homeownership, debt and credit correction, predatory lending avoidance, reverse mortgage counseling (Reverse Mortgage counseling certificate provided), and foreclosure avoidance.

OPTION 5:

Over the telephone brief services for homeownership counseling, w/out certificate

Counseling for any subject within the 8 hour counseling curriculum, and especially counseling including pre-purchase homeownership, debt and credit correction, predatory lending avoidance, reverse mortgage counseling, and foreclosure avoidance.

FOR ALL SERVICE OPTIONS:

Contact Hotline:

536-4302 (on Oahu)

1-800-499-4302 (off Oahu)

Hotline hours: 9:00am to 11:30am
1:00pm to 3:30pm

USEFUL NAMES, NUMBERS &
WEBSITES

Legal Aid Society of Hawaii

Oahu: 536-4302

Maui: 242-0724

Hilo: 934-0678

Kona: 329-8331

Kauai: 245-7580

Molokai: 553-3251

Lanai: 565-6089

Hotline Hours:

9:00 to 11:30 a.m.

1:00 to 3:30 p.m.

U.S. Department of Housing and Urban
Development

<http://www.hud.gov>

U.S. Federal Trade Commission

-provides information on abusive lending
practices.

<http://www.ftc.gov/ftc/consumer.htm>

Honolulu Board of Realtors

-Oahu and some other island property search
(808) 732-3000

www.hicentral.com

www.realtor.com

-for Hawaii and USA property searches and
financial pre-qualification

Free Credit Report

Annual Credit Report Request Service

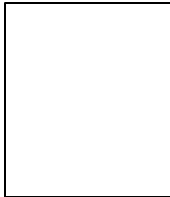
1-877-322-8228

www.annualcreditreport.com

**THERE ARE NO INCOME RESTRICTIONS FOR
HOMEOWNERSHIP COUNSELING.**

You do not need to be low income for
homeownership services.

All Homeownership services are free, yet subject to
availability of counselors.



Legal Aid Society of Hawai'i
Honolulu Branch
924 Bethel Street
Honolulu, HI 96813



**HUD
PRE-PURCHASE
HOMEOWNERSHIP
COUNSELING PROJECT**

A Collaborative Project Between
The Legal Aid Society of Hawai'i
and
United States Department of Housing
and Urban Development