



## Borrower Instructions for Pre-Purchase Homebuyer Education Counseling by Phone

Pre-purchase Homebuyer Education (HBE) is intended to take the confusion and uncertainty out of the home-buying process. Whatever your concerns about buying a home for the first time (or the second time) reading the material and discussing it with a professional should help you feel more confident as you undertake what will probably be the largest purchase of your lifetime. Best wishes on your road to Homeownership!

### Tips for Success:

- ⇒ Read *Becoming a Successful Homeowner* before the appointment & be prepared to answer questions.
- ⇒ Call the 800#. A Housing Counselor will schedule your appointment. If you have read the material you can usually receive a same day appointment.
- ⇒ Expect your telephone call PROMPTLY at the time you requested.
- ⇒ Plan to spend 20 –30 minutes uninterrupted time during your counseling session.

For a timely completion of your Prepurchase Housing Counseling, follow the steps listed below:

- Step 1** Read *Becoming a Successful Homeowner* by PMI For Credit Counseling (107 pages) and complete worksheets.
- Step 2** Call the Housing Education Program at 800-632-ROOF (800-632-7663) between 8:00 a.m. – 5:00 p.m. Pacific Time. A Housing Counselor will answer and schedule your appointment. If a same day appointment is not available, you will be scheduled for the earliest appointment available. **If the Housing Counselor does not answer, your call will go to a voicemail box. Follow the voicemail instructions and leave your name, area code, phone number so the Housing Counselor can return your call to schedule your appointment. THE VOICEMAIL BOX IS EMPTIED REGULARLY.**
- Step 3** Once you have scheduled your appointment; be prepared to receive a phone call PROMPTLY at the time you requested from a Housing Counselor. You will be asked a series of questions\* during your counseling session.
- Step 4** Upon successfully completing the 20-30 minute session you will be asked for the following information: **Lender or Broker Company Name and Contact Name**  
**Lender or Broker mailing address, city, state, zip code**  
**Lender or Broker area code/phone number and area code/fax number**
- Step 5** “Certificate of Completion” is faxed to your Lender or Broker that same day.

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\*The telephone session is 20-30 minutes and should be uninterrupted time. In preparation for your HBE session you must read PMI’s *Becoming a Successful Homeowner* (107 pages) and complete the worksheets in the back of the book. Be prepared to discuss material from the workbook with a Housing Counselor. Some topics that may be discussed in your interview are: *the terms and conditions of your mortgage; various insurance coverage’s related to your house; household budgeting; financial benefits of homeownership.*

You are not expected to be an expert in real estate. However you should be able to discuss the material from the *Guide*. This is also your opportunity to ask the Housing Counselor any specific questions or concerns that you may have. In the event that you cannot discuss basic information related to your transaction or the *Guide*, the Housing Counselor will refer you back to your Lender/Broker so that they can assist you with the material. Once the material has been re-read with the assistance of your Lender/Broker then you will call back to the Housing Education Program to schedule another 20-30 minute interview. THIS MAY CAUSE A DELAY IN YOUR TRANSACTION.