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## MAKE YOUR MOVE... A GUIDE TO HOMEOWNERSHIP

The Central Jersey Housing Resource Center Corp. (CJHRC) has had many individuals and households attain homeownership and benefit from pre-purchase counseling. CJHRC offers the **Make Your Move...A Guide to Homeownership** online homebuyer education program. This is a **FREE COURSE which is a combination of** in-person counseling and web-based homebuyer education. Upon completion of all steps, participants will receive a certificate which many lenders and grant programs require.

### Make Your Move Overview

Make Your Move is a comprehensive home buying course developed by the American Center for Credit Education. The goals for Make Your Move are to prepare you for all aspects of the home buying process in order to gain confidence in handling the process of buying a home. Knowing what is involved in the home buying process helps you understand what will be expected of you.

### Make Your Move Process

#### **Step 1: CALL CJHRC**

If you are interested, call 908-446-0037 and press 2 to speak with a CJHRC counselor. The CJHRC counselor will complete an intake with you and then will share the document checklist that is required. CJHRC counseling staff will need to receive your documentation in advance prior to schedule the pre-purchase program counseling. Once documentation is received, a CJHRC counselor will schedule a counseling appointment.

#### **Step 2: SCHEDULE IN-PERSON COUNSELING (NEED APPOINTMENT)**

All clients will need to have completed an in-person counseling session and completed a budget, disclosure form, action plan, etc. before they will be enrolled and provided with a link to this on-line course. Counseling is offered on weekdays between 9:00 and 4:00. All parties who will be on the deed and mortgage will need to participate in the counseling. The counseling session will be between 1.5 and 2 hours in length.

#### **Step 3: DO THE ONLINE COURSE**

After your counseling session, you will receive written instructions via email regarding the online class. These instructions will give you the link to the course website, your user id and your password. Note: Each individual in the household who will be on the deed and mortgage must register and complete the online course.

#### **Step 4: COMPLETE THE PROGRAM**

The online course, with the required pre and post-test, takes approximately 4-6 hours to complete. You can complete the course all at once or in sections over a 30-day period.

#### **Step 5: PASS THE TEST**

Upon completion of the course, CJHRC will be notified and those that pass will be sent a certificate. In the event clients do not pass or require more information, they will need to contact their CJHRC counselor to set up an additional counseling session.

#### **Step 6: GET YOUR CERTIFICATE.**

After you have completed all steps, you will receive your Certificate of Completion.

*The "Make Your Move" course is sponsored by: Bank of America Charitable Foundation/Bank of America, Capital One, Citizens Bank, Columbia Bank Foundation, Federal Home Loan Bank of New York FHLB NY, Franklin Township CDBG, Fulton Bank, N.A., HUD, Johnson & Johnson SC Companies, JP Morgan Chase, M&T Charitable Foundation, Magyar Bank Charitable Foundation/Magyar Bank, Millenium Home Mortgage, LLC, NJM Insurance Group, New Jersey Community Capital, OceanFirst Bank, Peapack Private Bank & Trust, PNC Foundation/PNC Bank, PSEG Foundation, Premier Development, Provident Bank, Santander Bank, N.A., SC Dept. of Human Services, Somerset Regal Bank, State Farm, Synchrony Bank, TD Charitable Foundation, The Bank of Princeton, Valley Bank and Wells Fargo Foundation.*

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# PRE-PURCHASE COUNSELING DOCUMENT CHECKLIST

- Below is a list of documents that your counselor will need in advance of in-person counseling appointment (you can drop it off, mail it or use another type of delivery service). We cannot print documents from emails.
  - Please send everything that applies to you if it is not applicable, put N/A
  - A key component of this counseling is to prepare a budget, as well as review your debt to income ratios. That's why so important to send the information below. A draft budget form is attached please fill in the plan column and the top income information.
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1. Copy of at least one credit report from one of the 3 credit reporting agencies. These can be obtained at [www.annualcreditreport.com](http://www.annualcreditreport.com). Once enrolled in counseling, clients can opt to have CJHRC run a soft pull tri-merge credit report which will provide credit scores from the 3 credit bureaus after completing an authorization form.
2. Copies of complete Tax returns of recent 3 years, both Federal (1040, not W-2 forms) and State. If you cannot locate your federal tax return, you can get a transcript online ([IRS.gov](http://IRS.gov)) or by calling 1-800-908-9946. If you did not file a tax return for any of the required years, a notarized letter is required. CJHRC Counselors can assist if you need a letter.
3. Pay Stubs for all household members who will be listed on the mortgage (most recent, consecutive 4 paystubs). If household members are not working, submit copies of unemployment compensation. If self-employed, a profit and loss statement is needed. A notarized letter may also be needed in some situations.
4. Any other source of income: Pension, Social Security, alimony, child support (copy of court decree), etc. (All separated applicants must provide a settlement agreement, divorce decree, or division of assets signed and notarized by both parties. Separated applicants purchasing affordable housing must provide a notarized release form notarized from the spouse). CJHRC suggest speaking with an attorney if not officially divorced before purchasing housing.
5. To Prepare a budget, financial analysis and debt to income calculation - CJHRC will need:
  - a. Financial/Bank Statements All Accounts (for the most recent 2 consecutive months; checking and savings accounts)
  - b. Utility Bills (most recent water/sewage, gas/oil, electricity, telephone)
  - c. Car Loan Statement (most recent) – if applicable
  - d. Car Insurance Statement (most recent)
  - e. Student loan statement – if applicable
  - f. Credit Card Statements (most recent)
  - g. Cell Phone Statement (most recent)
  - h. Medical Expense Statement (most recent not covered by insurance) – if applicable
  - i. School Tuition and/or Child Care Statement (most recent) – if applicable

## **IF YOU HAVE ALREADY SELECTED A HOME TO BUY, ALSO INCLUDE:**

6. Pre-approval and/or loan estimate from a financial institution stating the amount you qualify to mortgage along with other details. Usually potential buyers cannot get a government loan product (FHA, USDA Rural, Fannie Mae, etc..) if buying a State of NJ Low and Moderate Income unit due to the deed restricted covenants.
7. Copy of the executed Contract of Sale. All parties (seller and purchaser) must have signed applicable sections of the contract.
8. Copy of the home inspection report.