



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 PARTNER

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: _____