



Member Success Formula

Dear Valued Member,

Thank you for choosing HomeFree-USA to assist with the purchase of your home. Our comprehensive program will help you to achieve and sustain lifelong homeownership. Your success in this process relies on team effort.

In order to generate maximum results, I (your Homeownership Advisor) will:

1. Give honest and helpful feedback and guidance
2. Coach you to the completion of your action steps
3. Help you to create a realistic and achievable financial plan
4. Position you for mortgage readiness and closing

In return, you (our valued Member) will:

1. Notify your advisor of which realtor and lender you are working with
2. Come on time and prepared for all appointments. If you are going to be late or need an appointment, please call and/or email your advisor in advance
3. Follow through on all action plan steps
4. Consistently save the minimum amount that is prescribed by your advisor
5. Send monthly updates to any changes in income and savings
3. Obtain a minimum of 8 hours of pre-purchase education
5. Pay all bills on time, every time
6. Avoid overdraft fees by tracking your spending and sticking to your budget
7. Reduce debt - do not establish new debt unless otherwise suggested
8. Provide advisor proof of purchase (closing statement)

Thank you for your commitment!

I/We read, clearly understand, and fully commit to the item(s) listed above.

Member

Date

Co-Member

Date

Homeownership Advisor

Date



Homeownership Preferences

1. When would you like to buy your home?

3 months or less

3 - 6 months

7 months to a year

A year or more

2. Where would you like to buy your home?

D.C.

Maryland

Virginia

Other _____

3. How much do you want to spend on housing each month? _____

4. Are you seeking down payment and closing cost assistance? Yes No Unsure

Additional Comments:



MEMBERSHIP POLICY

HomeFree-USA is a membership based organization. The fee paid upon enrollment in our home buying preparation program entitles you to lifetime access to all classes.

Face-to-face counseling is available to member(s) who remain actively engaged with their Homeownership Advisor. Active engagement simply means that the member(s) and their Homeownership Advisor stay in contact and are consistently working together toward the completion of achievement plan items.

A reactivation fee of \$75 will be assessed to each member(s) who has stopped communication with their homeownership advisor for 6 months.

The costs of all credit reports are absorbed by member(s).

I/We read, clearly understand, and fully commit to the item(s) listed above.

Member

Date

Co-Member

Date