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[www.changeinc.org](http://www.changeinc.org)   

*CHANGE, Inc. is an equal opportunity provider & employer.*

Dear \_\_\_\_\_,

As part of the **Northern Panhandle HOME Consortium** forgivable loan process, we require our clients to take a homebuyer education course prior to submitting a first time home buyer application. One option is to take the course online for your convenience if a local workshop by a HUD certified agency is not available to you or you cannot attend a group workshop due to work restrictions, time constraints or other personal reasons.

**eHome America** partners with **CHANGE Inc** to offer an online course for \$100.00. Please follow the steps below to register for the online course:

- Go to the following URL to register with CHANGE Inc at [www.ehomeamerica.org/Changeinc](http://www.ehomeamerica.org/Changeinc). Their name and logo will be display on the right side of that page. Click on the orange "Register Now" link to start your registration.
- Select if you are registering as an "Individual" or "Couple" (Borrower/Co-Borrower). If you are the only person applying for the loan, select "Individual." If you are applying for the loan with another person, select "Couple."
- Follow the instructions to create your account, pay for the course, and complete registration. Once your registration is complete, a blue button will display titled "Begin Your Course Now."

Here is some helpful information about the online Home Buyer education:

- The course was designed to be 4.5 -6 hours in length to exceed National Industry Standards for home ownership education and counseling. However, some clients complete the course quicker and others take longer. Please give yourself enough time to complete before your scheduled closing date.
- Once registered, you can log in and out as many times as needed. The course will automatically save all coursework completed upon log out. There is no time limit on how quickly you need to complete the course, and your account is available for one year from your date of registration.
- The course is made up of both videos and text to assist in the learning process. There are numerous quizzes and tests throughout the course to ensure understanding. You are not penalized if you do not pass a test, but will need to earn an 80% or better to move forward in the course. (Please note: Flash Player is needed to view the videos)

Once finished with the course, you will be given instructions on what steps are required to receive your certificate of completion. Once you have completed those steps and received your certificate, please bring a copy back to us so we may add it to your file. Good luck!

If you any questions please call \_\_\_\_\_ and I will be happy to assist!