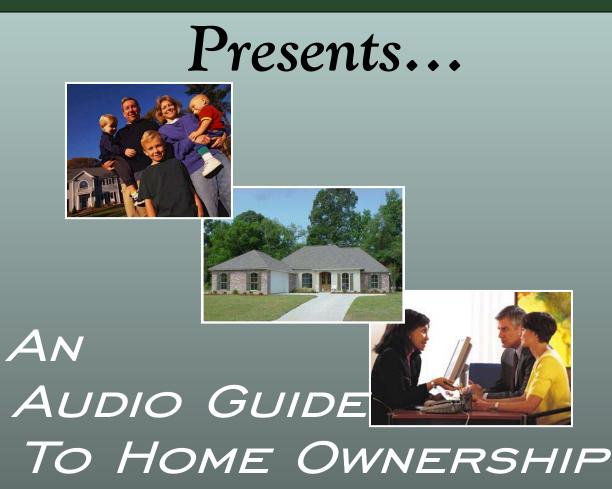
Mortgage-VoiceTM

Educational and Counseling Program



The Course Outline

Empowering borrowers to create a stronger mortgage economy.



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Topic Outline Infomercial for Education Providers

Module No 2	Topic Outline Introduction
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Topic Outline Making the Choice to buy

Deciding to make the home buying step
Importance of homebuyer's education
Benefits derived from owning a home
Should I continue to Rent or Buy a home?
Tax shelter potential
Equity Buildup – What it means
Are you ready to buy now?
Beginning your planning process
What about your lifestyle today and in the future?
Is your family ready for the change?
Your financial goals as a homeowner
Make a list and check it weekly
Should I purchase an old home verses a new home?
Understanding my roles as a homeowner
What about the money for down payment?
Keep a cool head and pay close attention to details

Module No 4

Topic Outline Money Management for Life

Track No 1	Personal financial management behavior
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Track No 8	What is Not in your Credit Scores
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Topic Outline Creating a Household Budget to live by

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Track No 3	Understanding what debt is about
Track No 4	How to get started with a budget
Track No 5	Mapping out your budget plans
Track No 6	How much money have you saved
Track No 7	To make a budget and make it work
Track No 8	Keep a record of your expenses
Track No 9	What else is happening with my money
Track No 10	The cost of the food we eat
Track No 11	Buying things with your credit card
Track No 12	Compare budget and expenses and make adjustments
Track No 13	Living within your budget

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Module No 6

Topic Outline Getting Familiar with the Industry

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Track No 2	Industry Players
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Track No 5	What is an ARM Loan?
Track No 6	FHA Loan Basics
Track No 7	VA Home Loan Facts
Track No 8	What are Discount Points?
Track No 9	Facts about Private Mortgage Insurance
Track No 10	Facts about a Mortgage or Deed of Trust as a Security

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Track No 3	Finding the right agent for you
Track No 4	Understanding your wants and your needs
Track No 5	Choosing the right lender
Track No 6	Getting Pre-qualified
Track No 7	How much can you afford to purchase
Track No 8	Identifying the right place to live
Track No 9	Choosing the right home to live in
Track No 10	Understanding the type of home you want to purchase

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Track No 2	How to handle the Legal Problems and Issues
Track No 3	Understanding the right of others to use your property
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Track No 4	Inspecting the home
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Topic Outline The Escrow Process - 2. Inspecting your Home

The Home Inspection Process - Introduction
What is a Home Inspection?
Are Home Inspections Required?
What if the Inspection uncovers problems?
Who's the best person to do the job?
The Home Inspection
Preparing for the inspection
What if you can't be present for the inspection?
Should the seller be present for the inspection?
What to expect during the inspection
What to expect after the inspection
Inspecting the Water Heater
Inspecting the Furnace
Inspecting the Home's Foundation
Inspecting the Support Structure
Inspecting the Fireplace
Inspecting the Garage

Topic OutlinecontinuedThe Escrow Process -- 2. Inspecting your Home

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