

# Mortgage-Voice™

Educational and Counseling Program

## Presents...



## AN AUDIO GUIDE TO HOME OWNERSHIP

## The Course Outline

*Empowering borrowers to create a  
stronger mortgage economy.*



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Module No 1

*Topic Outline*  
*Infomercial for Education Providers*

Module No 2

*Topic Outline*  
*Introduction*

Module No 3

*Topic Outline*  
*Making the Choice to buy*

- |             |   |
|-------------|---|
| Track No 1  | Deciding to make the home buying step               |
| Track No 2  | Importance of homebuyer's education                 |
| Track No 3  | Benefits derived from owning a home                 |
| Track No 4  | Should I continue to Rent or Buy a home?            |
| Track No 5  | Tax shelter potential                               |
| Track No 6  | Equity Buildup – What it means                      |
| Track No 7  | Are you ready to buy now?                           |
| Track No 8  | Beginning your planning process                     |
| Track No 9  | What about your lifestyle today and in the future?  |
| Track No 10 | Is your family ready for the change?                |
| Track No 11 | Your financial goals as a homeowner                 |
| Track No 12 | Make a list and check it weekly                     |
| Track No 13 | Should I purchase an old home verses a new home?    |
| Track No 14 | Understanding my roles as a homeowner               |
| Track No 15 | What about the money for down payment?              |
| Track No 16 | Keep a cool head and pay close attention to details |

Module No 4

*Topic Outline*  
*Money Management for Life*

<b>Track No 1</b>	<b>Personal financial management behavior</b>
<b>Track No 2</b>	<b>Examining your spending habits</b>
<b>Track No 3</b>	<b>Condition of the household finances – Short and Long Term</b>
<b>Track No 4</b>	<b>Getting your personal finances in order</b>
<b>Track No 5</b>	<b>What's on your Credit Report and how did it get there</b>
<b>Track No 6</b>	<b>How to check your Credit Report</b>
<b>Track No 7</b>	<b>Understanding what your credit scores means</b>
<b>Track No 8</b>	<b>What is Not in your Credit Scores</b>
<b>Track No 9</b>	<b>How Credit Scoring can help you</b>
<b>Track No 10</b>	<b>Ways to improve your Credit Scores</b>
<b>Track No 11</b>	<b>Cleaning up your Credit Report</b>

Module No 5

*Topic Outline*  
*Creating a Household Budget to live by*

<b>Track No 1</b>	<b>Budgeting for home ownership</b>
<b>Track No 2</b>	<b>What is a household budget?</b>
<b>Track No 3</b>	<b>Understanding what debt is about</b>
<b>Track No 4</b>	<b>How to get started with a budget</b>
<b>Track No 5</b>	<b>Mapping out your budget plans</b>
<b>Track No 6</b>	<b>How much money have you saved</b>
<b>Track No 7</b>	<b>To make a budget and make it work</b>
<b>Track No 8</b>	<b>Keep a record of your expenses</b>
<b>Track No 9</b>	<b>What else is happening with my money</b>
<b>Track No 10</b>	<b>The cost of the food we eat</b>
<b>Track No 11</b>	<b>Buying things with your credit card</b>
<b>Track No 12</b>	<b>Compare budget and expenses and make adjustments</b>
<b>Track No 13</b>	<b>Living within your budget</b>

Module No 6

*Topic Outline*  
*Getting Familiar with the Industry*

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<b>Track No 2</b>	<b>Industry Players</b>
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<b>Track No 6</b>	<b>FHA Loan Basics</b>
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<b>Track No 10</b>	<b>Facts about a Mortgage or Deed of Trust as a Security</b>

Module No 7

*Topic Outline*  
*Building your Real Estate and Finance Team*

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<b>Track No 3</b>	<b>Finding the right agent for you</b>
<b>Track No 4</b>	<b>Understanding your wants and your needs</b>
<b>Track No 5</b>	<b>Choosing the right lender</b>
<b>Track No 6</b>	<b>Getting Pre-qualified</b>
<b>Track No 7</b>	<b>How much can you afford to purchase</b>
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*Module No 8*

*Topic Outline  
The Pre-Offer Stage*

- |                   |   |
|-------------------|---|
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Module No 9

*Topic Outline*  
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*Module No 10*

*Topic Outline*  
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Module No 11

*Topic Outline*  
*The Escrow Process ~ 1. Opening the Escrow*

<b>Track No 1</b>	<b>Introduction</b>
<b>Track No 2</b>	<b>Responsibilities of an Escrow Officer</b>
<b>Track No 3</b>	<b>The closing costs</b>
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<b>Track No 5</b>	<b>What is an Escrow Account?</b>
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Module No 11

*Topic Outline*  
*The Escrow Process ~ 2. Inspecting your Home*

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<b>Track No 9</b>	<b>Should the seller be present for the inspection?</b>
<b>Track No 10</b>	<b>What to expect during the inspection</b>
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<b>Track No 17</b>	<b>Inspecting the Garage</b>

Module No 11

*Topic Outline* *continued*  
*The Escrow Process ~ 2. Inspecting your Home*

Track No 18	Inspecting the Electrical Components
Track No 19	Inspecting the Exterior Walls
Track No 20	Inspecting the Windows and Doors
Track No 21	Inspecting the Plumbing
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Track No 23	Inspecting the Shingles and Roof Systems
Track No 24	Inspecting the Framing
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Track No 27	Looking for Mold and Mildew
Track No 28	Lead Based Paint disclosures
Track No 29	Termites and Tent Fumigation
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Module No 12

*Topic Outline*  
*The Closing Process*

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<b>Track No 3</b>	<b>The Documents required at Closing</b>
<b>Track No 4</b>	<b>Up-Charging in your loan costs</b>
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<b>Track No 6</b>	<b>Seller want to remain in property after the close of escrow</b>
<b>Track No 7</b>	<b>Having Buyers' Remorse at closing</b>
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