

Pre Purchase Counseling

Education Interview

Gather

Gather all documents prior to the call or face to face. Make sure all disclosures are signed and dated-these can be imbedded into the eHome system and signed electronically.

Use

Use the eHome test score sheet to have talking points, you can see where the client struggled with content.

Write up

Write up Next Steps and email to client with Education Certificate.

Property Information

- ▶ www.Estately.com
- ▶ All property information including age, type, square footage, lot size, BR/BA, HOA details, utilities
- ▶ This property was built in 1900, 2025 sq ft, and is in Springfield TN Historic District



Additional Documentation

- ▶ Lead Based Paint Brochure – www.HUD.gov or www.epa.gov
- ▶ Septic System Care - www.epa.gov or your local health department



Protect Your Family From Lead in Your Home

EPA United States Environmental Protection Agency

United States Consumer Product Safety Commission

United States Department of Housing and Urban Development

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UT Extension Website

- ▶ <https://utextension.tennessee.edu/>
- ▶ Family and Consumer Science – homemade cleaners, energy saving tips, healthy recipes
- ▶ Agriculture and Natural Resources – Trees, Flowers and gardens that will grow in your area.



One on One First Steps

- ▶ Gather all documentation prior to meeting, Intake form, disclosures, budget, photo ID, bank statements, paystubs, pull credit report,
- ▶ Review credit report for any potential issues, collections, past due accounts, high balances,
- ▶ Calculate usable income for mortgage assessment and potential purchase amount, possible mortgage products and DPA programs,
- ▶ Review bank statements looking for wasteful spending, create workable budget,
- ▶ Schedule appointment with client for review of file and follow-up sessions.

Partner Referrals

- ▶ Real Estate Agents
- ▶ Lenders
- ▶ Trade Groups – TN Bankers Assoc, NAREB, NAHREP, GNAR (or your local Realtor group)
- ▶ Churches
- ▶ Community Centers
- ▶ Libraries