

ACCOUNTABILITY FORM



FOR HOMEBUYER PREPARATION PROGRAM

This accountability form outlines your role and INHP's role as we work in partnership to achieve your homeownership goal. By completing this form, you agree to hold yourself responsible for the progress you make toward your customized Client Action Plan and through the Homebuyer Preparation Program.

INHP ROLE	
INHP WILL	INHP WILL NOT
<ul style="list-style-type: none">• Work with me for up to 24 months to help me remove barriers preventing me from obtaining mortgage financing• Provide educational classes and materials so that I can become a successful homeowner• Help me develop an action plan to save for down payment and obtain mortgage financing• Provide encouragement and motivation to help me reach my goals	<ul style="list-style-type: none">• Pay my bills for me nor do any type of bill or debt consolidation, or management• Require that I remain in the INHP program• Make decisions for me

CLIENT ROLE

AS AN INHP CLIENT, I/WE WILL

(Client must initial each line)

- _____ Arrive on time for my appointments. If I am 15 minutes late for an appointment, I may be asked to reschedule
- _____ Communicate at least 24 hours in advance if I need to reschedule or cancel my appointment or class; when language services have been requested, 48 hours advance notice is required
- _____ Make every attempt to minimize the number of rescheduled appointments and classes
- _____ Attend all required education classes as prescribed by my advisor
- _____ Bring the proper paperwork to appointments when requested
- _____ Complete the items on my personalized goal card before my next appointment
- _____ Be accurate about my budget, my purchases or anything that may hinder my progress
- _____ Ask questions when needed and speak up if I become overwhelmed with the process or if a major life change takes place
- _____ Have either a face-to-face or phone consultation with my advisor at least once a month or as needed to achieve my goals

THE FOLLOWING FEE SCHEDULE IS APPLICABLE TO INHP PROGRAMS:

TRI-MERGE CREDIT REPORT	
Individual or Joint/Married	\$54
Joint/Separated or unmarried	\$108
HOMEBUYER PREPARATION PROGRAM (HPP)	
FAST TRACK (1-6 months)	FULL TRACK (up to 24 months)
<ul style="list-style-type: none"> Work with a HUD certified homeownership advisor for up to six months Includes one credit report 	<ul style="list-style-type: none"> Work with a HUD certified homeownership advisor for up to 24 months Includes one credit report
<p>REQUIRED CLASSES</p> <ul style="list-style-type: none"> Homebuyer Education <p><i>In this track, it is recommended, but not required, to complete all Education classes.</i></p>	<p>REQUIRED CLASSES</p> <ul style="list-style-type: none"> Successful Renting Dollars & Sense Understanding Credit Homebuyer Education
\$125/HOUSEHOLD	\$150/HOUSEHOLD

Clients who have withdrawn, or been suspended from the HPP but request to re-enter within 90 days of withdrawal/suspension date, may be allowed to re-enter at no additional charge. Clients requesting re-entry after 90 days of withdrawal/suspension date will be considered a new client and charged the full program fee.

SINGLE-FAMILY LENDING	
Mortgage Lending	Customary loan fees apply; varies by lender
Homebuyer Education	Free (in-person) or \$75/household (online)
Post Purchase Advising	Free

CLIENT'S RESPONSIBILITY

I understand that if I miss an appointment and fail to notify INHP within 24 hours (or 48 hours if language services are needed), my participation status will be reviewed by INHP's director of homeowner development and I may be suspended. If permitted to be readmitted, I will be required to pay all applicable fees. I understand that additional missed appointments without notification will result in a one-year suspension from the program. I understand if it is determined that I have not made satisfactory progress, my participation in the program may be discontinued at the sole discretion of INHP. I understand that I can withdraw from the program at any time; however, to be readmitted, credit report and program fees will be due as prescribed in the fee schedule. I understand that all program fees are non-refundable.

Client Printed Name

Client Signature

Date

Client Printed Name

Client Signature

Date

