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## CITY OF SANTA ANA

20 CIVIC CENTER PLAZA • P.O. BOX 1988  
SANTA ANA, CALIFORNIA 92702

### NEIGHBORHOOD STABILIZATION DOWNPAYMENT ASSISTANCE PROGRAM

Dear Prospective Homebuyer:

The City of Santa Ana is pleased to announce the availability of financing to assist low- and moderate-income households wishing to buy a home in Santa Ana. This program offers zero percent, deferred payment loans of up to ten percent of the purchase price or \$40,000, whichever is lower. Program funds can help meet both a borrower's down-payment and closing cost requirements.

In order to apply for the program, borrowers must meet the income requirements established by the U.S. Department of Housing and Urban Development (HUD) and have completed a pre-purchase counseling program from an agency approved by HUD. Please refer to the attached Program Description and list of approved Housing Counseling Agencies or visit their website at: <http://www.hud.gov>. Other HUD requirements may apply. The borrower's ability to make a down-payment of at least three percent of the purchase price from their own funds is also required. These and other loan requirements are described in detail in the attached Program Description.

Should you have further questions after reviewing the attached information, please contact the Housing and Neighborhood Development Division at 1-714-667-2250.

Sincerely,

Shelly Landry-Bayle  
Housing & Neighborhood Development Manager

## NEIGHBORHOOD STABILIZATION DOWN PAYMENT ASSISTANCE PROGRAM

The City of Santa Ana's Down Payment Assistance Program (Program) offers deferred payment zero percent interest loans to assist low- and moderate-income households to purchase a single family home, condominium or townhouse. The maximum loan amount is ten percent of the purchase price or \$40,000, whichever is less. Program funds can help meet both down payment and closing cost requirements.

### **Homebuyer Eligibility Requirements**

Borrowers do not need to be first time homebuyers. However, they cannot currently own a home or be on the title to residential property. The total annual income of the household, meaning all adults who will reside in the home as their principal place of residence, cannot exceed 120 percent of the Orange County area median income as determined by HUD. The following table identifies the Orange County HUD limits that are currently effective (6/13/2011).

Household Size	Maximum Income	Household Size	Maximum Income
1 person	\$77,550	5 persons	\$119,600
2 persons	\$88,600	6 persons	\$128,500
3 persons	\$99,700	7 persons	\$137,350
4 persons	\$110,750	8 persons	\$146,200

Any purchaser interested in applying for the Program must first complete a pre-purchase counseling program approved by the U.S. Department of Housing and Urban Development (HUD). Please refer to the attached list of approved Pre-Purchase Counseling Programs.

Borrowers must have a positive credit history, and must obtain a fully amortized, fixed-interest rate first mortgage loan. Total monthly housing payments cannot exceed 35 percent of the household's adjusted monthly income and must have a minimum housing cost of 28%. Total housing payments means the total of monthly payments toward principal, interest, taxes and insurance, including primary mortgage insurance if required. If required, homeowner association fees must also be included. Borrowers must contribute an amount equal to at least 3 percent of the purchase price out of their own funds. Co-signers and variable rate loans are not allowed. Borrowers must agree to maintain the home as their principal residence for the term of affordability, which is 30 years. Purchase of manufactured homes will not be allowed under this program unless the lot where the home is to be permanently fixed will be owned by the borrower.

### **Use of Loan Proceeds**

Program funds may only be applied to down payment and closing costs associated with the purchase of a home going through the short sale process or foreclosed and abandoned. Under HUD regulations, a home is abandoned when mortgage or tax foreclosure proceedings have been initiated, no mortgage or tax payments have been made by the property owner for at least 90 days, and the property has been vacant for at least 90 days. A home is considered to be foreclosed upon at the point that mortgage or tax foreclosure proceedings are complete and title has been transferred from the former homeowner under some type of foreclosure proceeding or transfer in lieu of foreclosure.

The purchase price of a foreclosed and abandoned home must be at least 1 percent below its appraised value. Only appraisals prepared for the City of Santa Ana by an appraiser acceptable to the City can be used for this calculation, and the appraisal must be completed within 60 days of the final offer made for the property by the homebuyer. The home itself must be located within the City's NSP Priority Area which is shown on the attached map.

### **Interest Rates and Repayment**

Loans have a zero percent interest rate and are due and payable at the end of thirty years. Repayment in full will be required if the home is sold prior to the expiration of the thirty years, or should the buyer cease to occupy it as their principal residence. Buyers will be required to comply with an annual monitoring procedure the City will use to insure NSP- assisted homes are still occupied by their owners.

### **Application and Approval Process**

Prospective homebuyers interested in applying for the Program will need to submit a City of Santa Ana loan application. All applications must be accompanied by the following supporting documents:

- Documentation verifying completion of a Pre-Purchase Counseling Program through an agency approved by HUD
- Credit Information Disclosure Authorization executed by all borrowers
- Fair Lending Notice
- Three Most Recent Federal Income Tax Returns
- Three recent pay check stubs for each household member
- Recent statements for all checking and savings accounts
- Recent statements for all other income generating accounts excluding deferred-payment retirement accounts
- Photocopy of picture identification

City staff will screen applications for completeness and income qualification, and will inform the applicant of their status. In order to verify their income information and insure that their total housing debt will not exceed 35 percent of their monthly income, applicants will need to provide the City with a complete copy of their first mortgage loan application, specifically their 1003 Universal Loan Application, and also their HUD 1 as soon as they are completed. Additionally, applicants will need to provide the City with the address of the home they wish to purchase. The City will verify its location within the City's NSP Priority Area and obtain an appraisal to determine the maximum allowable sales price. Once all information has been received, the application will be submitted to the City's Loan Committee for approval, and the applicant will be informed of the results.

Please contact Santa Ana's Housing and Neighborhood Development Department at 714-667-2250 should you have questions or require additional information.

The following is a general description of the Neighborhood Stabilization Down Payment Assistance Program process.

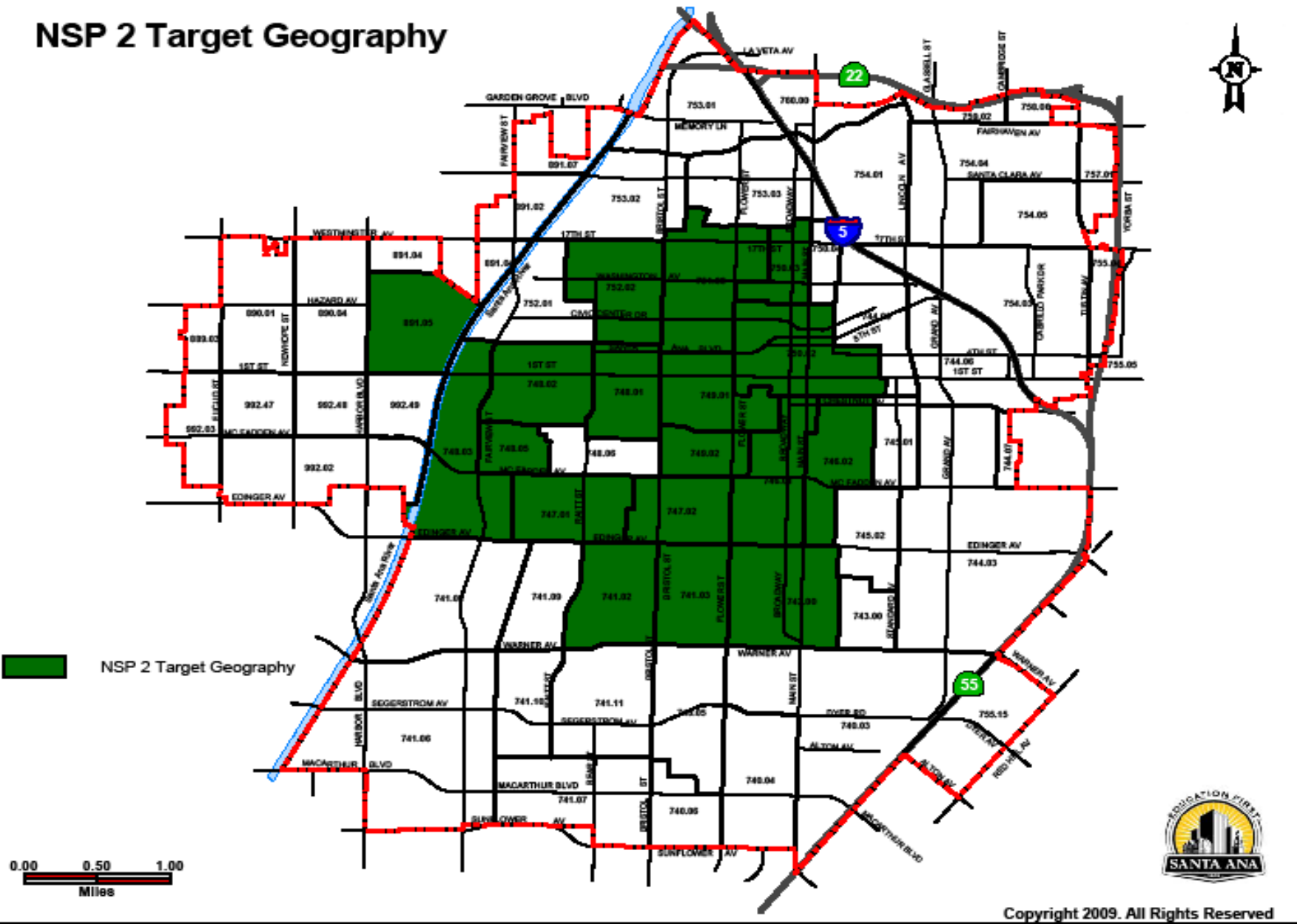
**Owner:**

- Owner completes homebuyer education program.
- Owner prequalifies for first mortgage loan.
- Owner prepares and submits an application to the City.

**Loan Specialist:**

- Reviews application to determine if buyer is income qualified.
- If applicant is income qualified, Loan Specialist orders appraisal.
- If appraisal indicates that the property is foreclosed and vacant, and sales price is at least 1% below fair market value, Loan Specialist prepares package for Loan Committee.
- Loan Specialist enters information on Rehab Database, NSP Down Payment Assistance spreadsheet.
- Loan Committee approves down payment assistance loan.
- Notification of loan status is mailed to applicant.
- Downpayment assistance loan documents are signed.
- City funds deposited into escrow. Escrow closes.
- Loan Specialist changes loan status on Rehab Database to “Deferred.” On Periodic Review page sets date of “Occupancy Review” to one year from close of escrow.

# NSP 2 Target Geography



■ NSP 2 Target Geography

0.00 0.50 1.00  
Miles



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DOWNPAYMENT ASSISTANCE (DPAP) PROGRAM - INTAKE CHECKLIST

Initial

Date

1	Loan Application		
2	Picture Identification		
3	Housing Counseling Agency Certification		
4	Credit / Doc Release Executed By All Borrowers		
5	Fair Lending Notice		
6	Purchase Contract		
7	First Mortgage Loan Application		
8	Confidential Information Sheet		
9	Federal Income Tax Returns		
	2010		
	2009		
	2008		
10	Pay check stubs (last 3)		
	Applicant -- 1		
	Applicant -- 2		
	Applicant -- 3		
	Applicant -- 4		
11	Bank Statements (last 3)		
	Applicant -- 1		
	Applicant -- 2		
	Applicant -- 3		
	Applicant -- 4		
12	Current Santa Ana Resident	yes / no	
13	Employee Santa Ana Business	yes / no	
14	City of Santa Ana Employee	yes / no	

## DOWNPAYMENT ASSISTANCE PROGRAM LOAN APPLICATION

Applicant Name \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Social Sec. # \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Cell # ( ) \_\_\_\_\_ Work # ( ) \_\_\_\_\_  
 E-Mail Address: \_\_\_\_\_ Home # ( ) \_\_\_\_\_  
 Co-applicant/Titleholder \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Social Sec. # \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Cell # ( ) \_\_\_\_\_ Work # ( ) \_\_\_\_\_  
 Address \_\_\_\_\_ Zip \_\_\_\_\_  
 Have you ever filed for Bankruptcy? No \_\_\_\_\_ If Yes, please list date of bankruptcy \_\_\_\_\_  
 Total number of People Who Will Live In This Home \_\_\_\_\_ Ages \_\_\_\_\_

Applicant's Yearly Gross Salary \$ _____	
Other Monthly Income \$ _____	Source: _____
Employer _____	Phone No. ( ) _____
Employer Address _____	Year/Month Started _____

Co-Applicant's/Titleholder's yearly gross salary \$ _____	
Other Monthly Income \$ _____	Source: _____
Co-Applicant Employer _____	Phone No. ( ) _____
Employer Address _____	Year/Month Started _____

### PROPERTY PURCHASE INFORMATION

Property Address:	Purchase Price: \$
Number of bedrooms:      Number of bathrooms:	Year Built:
Down Payment: \$	Appraised Value: \$
	Seller's Name:
Purchaser Real Estate Agent:	Seller Real Estate Agent:
Phone #:                      Fax #:	Phone #:                      Fax #:
First Trust Deed Lender:	Escrow Company:
Loan Officer Name: Phone #:	Escrow Officer Name: Phone #:
Anticipated Close Date:	Is Property Vacant / Bank Owned? Y / N

### APPLICANT'S STATEMENT

PLEASE READ BEFORE SIGNING  
**All the information I have given in this application is true and correct to the best of my knowledge. I understand that you will confirm the information and retain the application whether or not the loan is approved. I hereby authorize the City of Santa Ana to verify my credit status and any of the above information as a condition of this application.**

\_\_\_\_\_  
 Applicant Signature                      Date                      Co-Applicant Signature                      Date

### APPLICANT STATISTICAL INFORMATION

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

- CHECK ONE SPACE ONLY FOR THE ETHNIC CATEGORY YOU MOST CLOSELY IDENTIFY WITH:**
- I do not wish to furnish this information.
  - WHITE (not of Hispanic origin): All persons having origins in any of the original peoples of Europe, North Africa, Middle East, or the Indian Subcontinent.
  - BLACK (not of Hispanic Origin): All persons having origins in any of the black racial groups.
  - HISPANIC: All persons of Mexican, Puerto Rican, Cuban, Central or South American, or Spanish culture of origin, regardless of race.
  - ASIAN or PACIFIC ISLANDERS: All persons having origins in any of the original peoples of the Far East, Southeast Asia, or the Pacific Islands.
  - AMERICAN INDIAN or ALASKAN NATIVE: All persons having origins in any of the original peoples of North America.

SEX: \_\_\_ Male \_\_\_ Female                      Are you a Veteran? Yes \_\_\_\_\_ No \_\_\_\_\_

\_\_\_\_\_  
 Signature                      Date





**Household Income Information**

Please provide the following information for all household members who have a regular income, regardless of their age.

Name					
Base Monthly Employment					
Overtime					
Bonuses					
Commissions					
Dividends/Interest					
Other Income					

**Other Income**

Please describe "Other Income" as identified in the table above.

Name	Source of Income	Monthly Amount

**Checking and Savings Accounts**

Please identify the checking and savings accounts of all adult household members who will use the home as their permanent residence. This information may be provided on a combined basis by both married and unmarried persons if the accounts are jointly held.

Name	Name of Bank, S&L, Credit Union	Account Number	Current Balance
			\$
			\$
			\$
			\$
			\$
			\$

**Declarations**

For each of the following questions, please provide a single answer for all adult members of the household who will make the home their permanent residence. Please mark the Yes and No columns with an "X" as appropriate.

	Yes	No
Have you had property foreclosed upon or given title or deed in lieu of foreclosure in the past seven years?		
Are there any outstanding judgments against you?		
Have you been declared bankrupt within the past seven years?		
Are you a party to a lawsuit?		
Are you presently delinquent or in default on any loan, mortgage, financial obligation, bond, or loan guarantee?		
Are you obligated to pay alimony, child support, or separate maintenance?		
Are you a co-maker or endorser on a promissory note?		

# CONFIDENTIAL INFORMATION STATEMENT / DECLARACIÓN DE INFORMACIÓN CONFIDENCIAL

COMPLETION OF THIS FORM WILL EXPEDITE YOUR ORDER AND WILL HELP PROTECT YOU. COMPLETAR ÉSTA FORMA HARÁ MÁS RÁPIDO EL TRÁMITE Y LE PROTEJERÁ.

THE STREET ADDRESS of the property in this transaction is: \_\_\_\_\_  
 EL DOMICILIO de la propiedad en ésta transacción es: \_\_\_\_\_  
*(leave blank if none) (deje en blanco si no tiene domicilio)*

IMPROVEMENTS:  Single Residence  Multiple Residence  Commercial      MEJORAS:  Residencia Unifamiliar  Residencia Multifamiliar  Comercio  
 OCCUPIED BY:  Owner  Lessee  Tenants      OCUPADA POR:  Dueño  Arrendatario  Inquilinos  
 WILL ANY PORTION OF NEW LOAN FUNDS BE USED FOR CONSTRUCTION?      ¿PARTE DEL PRÉSTAMO SERÁ DESTINADO A CONSTRUCCIÓN?

Yes       No       Sí       No

NAME / NOMBRE			NAME / NOMBRE		
FIRST / PRIMERO	MIDDLE / SEGUNDO	LAST / APELLIDO	FIRST / PRIMERO	MIDDLE / SEGUNDO	LAST / APELLIDO
_____	_____	_____	_____	_____	_____
BIRTHPLACE / LUGAR DE NACIMIENTO      DATE OF BIRTH / FECHA DE NACIMIENTO			BIRTHPLACE / LUGAR DE NACIMIENTO      DATE OF BIRTH / FECHA DE NACIMIENTO		
I HAVE LIVED IN CALIFORNIA SINCE HE VIVIDO EN CALIFORNIA DESDE			I HAVE LIVED IN CALIFORNIA SINCE HE VIVIDO EN CALIFORNIA DESDE		
SOCIAL SECURITY NUMBER NÚMERO DE SEGURO SOCIAL			SOCIAL SECURITY NUMBER NÚMERO DE SEGURO SOCIAL		
WE WERE MARRIED ON _____ AT _____ NOS CASAMOS EN LA FECHA _____ EN _____			WIFE'S MAIDEN NAME _____ NOMBRE DE SOLTERA DE ESPOSA		

### RESIDENCE(S) FOR LAST 10 YEARS (LUGAR DE RESIDENCIA DURANTE LOS ÚLTIMOS 10 AÑOS)

NUMBER AND STREET (NÚMERO Y CALLE)	CITY (CIUDAD)	FROM (DESDE)	TO (HASTA)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

### OCCUPATION(S) FOR LAST 10 YEARS [OCUPACION(ES) DURANTE LOS ÚLTIMOS 10 AÑOS]

HUSBAND (ESPOSO)			
PRESENT OCCUPATION (OCUPACIÓN)	FIRM NAME (NOMBRE DE COMPAÑÍA)	ADDRESS (DOMICILIO)	# OF YEARS (CUÁNTOS AÑOS)
_____	_____	_____	_____
PRIOR OCCUPATION (OCUPACIÓN PREVIA)	FIRM NAME (NOMBRE DE COMPAÑÍA)	ADDRESS (DOMICILIO)	# OF YEARS (CUÁNTOS AÑOS)
_____	_____	_____	_____
PRIOR OCCUPATION (OCUPACIÓN PREVIA)	FIRM NAME (NOMBRE DE COMPAÑÍA)	ADDRESS (DOMICILIO)	# OF YEARS (CUÁNTOS AÑOS)
_____	_____	_____	_____
WIFE (ESPOSA)			
PRESENT OCCUPATION (OCUPACIÓN)	FIRM NAME (NOMBRE DE COMPAÑÍA)	ADDRESS (DOMICILIO)	# OF YEARS (CUÁNTOS AÑOS)
_____	_____	_____	_____
PRIOR OCCUPATION (OCUPACIÓN PREVIA)	FIRM NAME (NOMBRE DE COMPAÑÍA)	ADDRESS (DOMICILIO)	# OF YEARS (CUÁNTOS AÑOS)
_____	_____	_____	_____

### FORMER MARRIAGES (MATRIMONIOS ANTERIORES)

IF NO FORMER MARRIAGES, WRITE "NONE"  
 SI NO SE HA CASADO ANTERIORMENTE, ESCRIBA "NINGUNO"

NAME OF FORMER WIFE \_\_\_\_\_  
 NOMBRE DE SU EX ESPOSA \_\_\_\_\_

DECEASED \_\_\_\_\_ WHEN \_\_\_\_\_ WHERE \_\_\_\_\_  
 FALLECIDA \_\_\_\_\_ CUÁNDO \_\_\_\_\_ DÓNDE \_\_\_\_\_

NAME OF FORMER HUSBAND \_\_\_\_\_  
 NOMBRE DE SU EX ESPOSO \_\_\_\_\_

DECEASED \_\_\_\_\_ WHEN \_\_\_\_\_ WHERE \_\_\_\_\_  
 FALLECIDO \_\_\_\_\_ CUÁNDO \_\_\_\_\_ DÓNDE \_\_\_\_\_

DATE (FECHA) \_\_\_\_\_

HOME PHONE (TELÉFONO DOMICILIO) \_\_\_\_\_ BUSINESS PHONE (TELÉFONO OFICINA/TRABAJO) \_\_\_\_\_

### CHILDREN LIVING IN THE HOUSEHOLD (HIJOS VIVIENDO EN CASA)

NAME (NOMBRE)	AGE (EDAD)	DRIVER'S LICENSE (# DE LICENSIA)	SOCIAL SECURITY (SEGURO SOCIAL)
_____	_____	_____	_____
_____	_____	_____	_____

### CHILDREN BY CURRENT OR PREVIOUS MARRIAGE (HIJOS POR CASAMIENTO RECIENTE O PREVIO)

NAME (NOMBRE)	AGE (EDAD)	DRIVER'S LICENSE (# DE LICENSIA)	SOCIAL SECURITY (SEGURO SOCIAL)
_____	_____	_____	_____
_____	_____	_____	_____

### OTHER INDIVIDUALS LIVING IN THE HOUSEHOLD (OTRAS PERSONAS VIVIENDO EN CASA):

NAME (NOMBRE)	AGE (EDAD)	DRIVER'S LICENSE (# DE LICENSIA)	SOCIAL SECURITY (SEGURO SOCIAL)
_____	_____	_____	_____
_____	_____	_____	_____

**CREDIT INFORMATION DISCLOSURE AUTHORIZATION**

**I/We hereby authorize you to release to the City of SANTA ANA for verification purposes, information concerning:**

**Employment history; dates, title, income, hours worked, etc.**

**Banking and savings account records;**

**Mortgage loan information including open date, high credit, payment amount, due date, loan balance, interest rate, and payment record.**

**The above reports are for confidential use in compiling information regarding a real estate loan requested by the applicant(s) signing this form.**

**A photographic or carbon copy of this authorization (being a photographic or carbon copy of the signature(s) of the undersigned) may be deemed to be the equivalent of the original and may be used as a duplicate original.**

**Your prompt attention to this matter will help to expedite my real estate loan application.**

**Thank you,**

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date

## FAIR LENDING NOTICE

**RIGHT TO PRIVACY ACT:** This is notice to you as required by the Right to Financial Privacy Act of 1976 that the Department of Housing and Urban Development, and the Veterans Administration have a right to access financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records will be made available to the Department of Housing and Urban Development, and the Veterans Administration without further notice or authorization, but will not be disclosed or released to another government agency or department, or private entity without your consent except as required or permitted by law.

**FAIR CREDIT REPORTING ACT:** AmeriNational Community Services Inc., as part of the processing of your loan application, will request both a consumer and business credit report bearing information on your credit worthiness, standing, capacity, character general reputation, personal characteristics, or mode of living. This notice is given pursuant to the Fair Credit Reporting Act of 1977, Section 606(a) (1). Pursuant to Section 606(b), you are entitled to such information within 5 days of written demand made within a reasonable period of time to: AmeriNational Community Services Inc., 8121 East Florence Ave., Downey, Calif. 90240.

**EQUAL CREDIT OPPORTUNITY ACT:** Pursuant to Section 209.9, paragraphs (a) (2) and (b) (1) of Regulation B regarding Section 701(a) the following notice is given. The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, and age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income is derived from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency which administers compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington D.C. 20580.

I/We acknowledge receipt of a copy of this notice.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

## HOUSING COUNSELING AGENCIES

The following organizations have been approved by the U.S. Department of Housing and Urban Development (HUD) as providers of homebuyer education in Orange County. The City of Santa Ana First Time Homebuyer Loan Program requires that prospective homebuyers complete a pre-purchase counseling program from one of these agencies prior to applying for a loan to purchase a home. Completion of a post-purchase counseling program after purchase of the home is also required. Working with these agencies is important because they are knowledgeable about a variety of programs to assist first time homebuyers.

The information contained in this list is based on HUD's website ([www.hud.gov](http://www.hud.gov)) effective April 2005. Please contact the providers for current information or updates.

Agency	Address	Contact Information	Counseling Provided
Neighborhood Housing Services of Orange County	198 W. Lincoln Ave., 2 <sup>nd</sup> Floor, Anaheim	Phone: (714) 490-1250 Email: <a href="mailto:clemente@nhsoc.org">clemente@nhsoc.org</a>	Pre-purchase and Post-purchase <b>Program-FREE- Credit Report Fee – \$20 HELD MONTHLY</b>
Anaheim Housing Authority	201 S. Anaheim Blvd., Ste 203 Anaheim	Phone: (714) 765-4310 Email: <a href="mailto:rmeningway@anaheim.net">rmeningway@anaheim.net</a>	Pre-purchase <b>Program-FREE Parking-FREE HELD MONTHLY</b>
Consumer Credit Counseling Service of Orange County	2450 E. Lincoln Ave. Anaheim	Phone: (714) 547-2227 Email: <a href="mailto:cccsoc@cccsoc.org">cccsoc@cccsoc.org</a>	Pre-purchase and Post-purchase <b>Program-FREE HELD MONTHLY</b>
Consumer Credit Counseling Service of Orange County	695 Madison Way, Brea	Phone: (714) 547-2227 Email: <a href="mailto:cccsoc@cccsoc.org">cccsoc@cccsoc.org</a>	Pre-purchase and Post-purchase <b>Program-FREE HELD MONTHLY</b>
Consumer Credit Counseling Service of Orange County	2701 S. Harbor Blvd., E-6, Costa Mesa	Phone: (714) 547-2227 Email: <a href="mailto:cccsoc@cccsoc.org">cccsoc@cccsoc.org</a>	Pre-purchase and Post-purchase <b>Program-FREE HELD MONTHLY</b>
Springboard – Hemet	1555 W. Florida Ave. Hemet	Phone: (800) 947-3752 Email: <a href="mailto:springboard@credit.org">springboard@credit.org</a>	Pre-Purchase and Post-purchase <b>Program-FREE HELD FIRST TWO SATURDAY'S OF EACH MONTH</b>
Operation Hope, Inc.	707 Wilshire Blvd. 30 <sup>th</sup> Floor Los Angeles	Phone: (213) 891-2900 Email: <a href="mailto:lance.triggs@operationhope.org">lance.triggs@operationhope.org</a>	Pre-purchase and Post-purchase <b>Program: FREE MONTHLY @ SEVERAL LOCATIONS</b>
ACORN Housing, Los Angeles	3655 S. Grand St. # 250 Los Angeles	Phone: (213) 484-1475 Email: <a href="mailto:lnelson@acornhousing.org">lnelson@acornhousing.org</a>	Pre-purchase and post-purchase <b>Program: FREE HELD ON FIRST SAT. (ENG) &amp; THIRD SAT. (SPAN)</b>
Bydesign Financial Solutions, DBA CCCS of Los Angeles	6001 E. Washington Blvd. #200 Los Angeles	Phone: (800) 750-2227 Email: <a href="mailto:rpittman@bydesignsolutions.org">rpittman@bydesignsolutions.org</a>	Pre-purchase <b>Program: FREE HELD AT LEAST ONCE A MONTH</b>

Agency	Address	Contact Information	Counseling Provided
East LA Community Corporation	530 S. Boyle Ave. Los Angeles	Phone: (323) 269-4214	Pre-purchase and Post-purchase <b>Program: FREE</b> <b>HELD ONCE A MONTH</b> <b>ALTERNATING ENG &amp; SPAN</b>
Korean Churches for Community Development	3550 Wilshire Blvd. Ste. 922 Los Angeles	Phone: (213) 805-4216 Email: <a href="mailto:kccdonline@yahoo.com">kccdonline@yahoo.com</a>	Pre-purchase and post-purchase <b>Program: \$125 Registration Fee</b> <b>HELD MONTHLY-ONE 8 HR. DAY</b>
Los Angeles Neighborhood Housing Services, Inc.	3926 Wilshire Blvd. Ste 200 Los Angeles	Phone: (213) 381-2862 Email: <a href="mailto:counseling@lanhs.org">counseling@lanhs.org</a>	Pre-purchase <b>Program: \$75 Fee</b> <b>HELD TWO SAT.'S A MONTH @</b> <b>TWO LOCATIONS</b>
New Economics for Woman	303 S. Loma Dr. Los Angeles	Phone: (213) 483-2060 Email: <a href="mailto:cryan@neworg.us">cryan@neworg.us</a>	Pre-purchase <b>Program: FREE</b>
Operation Hope, Inc.	707 Wilshire Blvd., Ste 3030 Los Angeles	Phone: (213) 891-2900 Email: <a href="mailto:lancetriggs@operationhope.org">lancetriggs@operationhope.org</a>	Pre-purchase and Post-purchase <b>Program: FREE</b> <b>MONTHLY @ SEVERAL</b> <b>LOCATIONS</b>
Operation Hope, Inc.	3721 S. La Brea Ave. Los Angeles	Phone: (323) 290-2405 Email: <a href="mailto:eric.clay@operationhope.org">eric.clay@operationhope.org</a>	Pre-purchase and Post-purchase <b>Program: FREE</b> <b>MONTHLY @ SEVERAL</b> <b>LOCATIONS</b>
Operation Hope, Inc.	11858 S. Wilmington Ave. Los Angeles	Phone: (323) 249-7699 Email: <a href="mailto:craig.york@operationhope.org">craig.york@operationhope.org</a>	Pre-purchase and Post-purchase <b>Program: FREE</b> <b>MONTHLY @ SEVERAL</b> <b>LOCATIONS</b>
Watts Century Latino Org.	10360 Wilmington Ave. Los Angeles	Phone: (323) 564-9140 Email: <a href="mailto:ggwclo@hotmail.com">ggwclo@hotmail.com</a>	Pre-purchase
West Angeles Community Development Corp.	6028 Crenshaw Blvd. Los Angeles	Phone: (323) 751-3440 Email: <a href="mailto:phebert@estangelescdc.org">phebert@estangelescdc.org</a>	Pre-purchase <b>Program:</b> <b>13 HOUR (3 WEEK COURSE)</b>
Fair Housing Council of Riverside County, Inc.	23890 Alessandro Blvd. #A-1 Moreno Valley	Phone: (951) 653-8314 Email: <a href="mailto:fhrc@fairhousing.net">fhrc@fairhousing.net</a>	Pre-purchase <b>Program: FREE</b> <b>HELD MONTHLY</b>
Springboard – Oceanside	2181 El Camino Real, Ste 207 Oceanside	Phone: (800) 947-3752 Email: <a href="mailto:springboard@credit.org">springboard@credit.org</a>	Pre-purchase
Neighborhood Partnership Housing Services Inc.	320 W. G St. Ste. 103 Ontario	Phone: (800) 761-6747 Email: <a href="mailto:jed@nphousingservices.org">jed@nphousingservices.org</a>	Pre-purchase <b>Program: \$25 MATERIAL FEE</b> <b>HELD AT LEAST ONCE A MONTH</b> <b>(ENG/SP)</b>
Fair Housing Council of Riverside County, Inc.	3933 Mission Inn Ave. Riverside	Phone: (800) 655-1812 Email: <a href="mailto:fhrc@fairhousing.net">fhrc@fairhousing.net</a>	Pre-purchase <b>Program: FREE</b> <b>HELD MONTHLY</b>

Agency	Address	Contact Information	Counseling Provided
Volunteer Center of Riverside County	2060 University Ave., Ste. 212 Riverside	Phone: (951) 686-4402 Email: <a href="mailto:mayala@vcivco.org">mayala@vcivco.org</a>	Pre-purchase
Consumer Credit Counseling Service of Orange County	1920 Old Tustin Ave. Santa Ana	Phone: (714) 547-2227 Email: <a href="mailto:cccsoc@cccsoc.org">cccsoc@cccsoc.org</a>	Pre-purchase <b>Program: FREE HELD MONTHLY</b>
Fair Housing Council of Orange County	201 S. Broadway Santa Ana	Phone: (714) 569-0823 Email: <a href="mailto:cdertorossian@fairhousingoc.org">cdertorossian@fairhousingoc.org</a>	Pre-purchase <b>Program: FREE MONTHLY OR ONE ON ONE COUNSELING BY APPT. ONLY</b>
Inland Fair Housing Mediation Board	60 E. 9 <sup>th</sup> St., Ste. 100 Upland	Phone: (909) 984-2554 ext. 114 Email: <a href="mailto:immedbd@aol.com">immedbd@aol.com</a>	Pre-purchase