



2019 Education, Housing Counseling, & Lending Fee Schedule:

NeighborWorks Green Bay is a HUD Approved Housing Counseling Agency and has adopted National Industry Standards for Homeownership Education and Counseling.

Homebuyer Education Classes:

In-Person at NeighborWorks Green Bay	\$50
Online Class via NeighborWorks Green Bay & eHome America	\$125
*Both in person and online certificates will be released upon completion of Education and Housing Counseling Session. Registration is available at www.nwgreenbay.org or https://app.ehomeamerica.org/nwgreenbay	
**Registration fees are non-refundable, and certificates are non-transferrable	

Homebuyer Preparation for FHLB Down Payment Plus Fee:

Federal Home Loan Bank – Chicago DPP	\$600
* For the 2019 round of Down Payment Plus (DPP), our homebuyer education and counseling meet <i>the National Industry Standards</i> grant requirement. This fee is an 'all-in' cost of \$600 to the Buyer. We will be netting the cost of the class from \$600 depending upon the education cost incurred by the Buyer. The net cost will be reflected on the invoice sent to the lender. For example; if a buyer takes our in-person class for \$50 (paid up front by Buyer) and qualifies for DPP, our invoice will show the \$50 charge as paid and \$550 remaining due upon closing. If the buyer takes the online e-home class for \$125, the invoice will reflect this at \$475.	
* As of December 31, 2018, we will no longer be pairing \$2,500 NLF funds with DPP.	

Down Payment Assistance Loans Fees:

NeighborWorks Loan Fund (NLF)	\$600
FHLB- Affordable Housing Program (AHP)	\$600
Brown County Housing Authority Purchase Assistance Loan (PAL)	\$500
Employer Assisted HomeOwnership Loan (EAH)	\$300
Brown County Housing Authority Conversion/Impact	\$0
*All loans require applicable recording fees	
**Combined loans, if allowed, will reflect the higher fee.	
***Lending fees are in addition to education and counseling costs	

Other Services / Program Fees:

Online Class via NeighborWorks America & eHome Money Management	\$35
Mortgage Subordination Prep (Does not include applicable filing fees)	\$125
HECM – Reverse Mortgage Counseling	\$175

Creating Homes and Communities!

www.nwgreenbay.org

920.448-3075

Effective 1/1/2019