



## GREEN BAY

### 2020 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](http://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 (FHLB) – Chicago DPP	\$500
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\* For the 2020 round of Down Payment Plus (DPP), our homebuyer education and counseling meet the National Industry Standards grant requirement. This fee is an ‘all-in’ cost of \$500 to the Buyer. We will be netting the cost of the class from \$500 depending upon the education cost incurred by the Buyer. The net cost will be reflected on the invoice sent to the lender. If DPP is paired with the Employer Assisted HomeOwnership Loan (EAH), the same “all-in” cost applies. For example; if a buyer takes our \$50 in-person class (paid up front by Buyer) and qualifies for DPP, our invoice will show \$450 remaining due at closing. If the buyer takes the \$125 online e-home class, the invoice will reflect \$375.

#### **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
Employer Assisted HomeOwnership Loan (EAH) & NeighborWorks Loan Fund (NLF)	\$600
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
Mortgage/Grant Satisfaction Prep (Does not include applicable filing fees)	\$0
HECM – Reverse Mortgage Counseling	\$175

**Creating Homes and Communities!**

[www.nwgreenbay.org](http://www.nwgreenbay.org)

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