


**CENTRAL JERSEY
HOUSING RESOURCE CENTER**

501(c)(3) non-profit

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Visit our website for updates

www.cjhrc.org



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MAKE YOUR MOVE... A GUIDE TO HOMEOWNERSHIP

The Central Jersey Housing Resource Center Corp. (CJHRC) has had many individuals and households attain homeownership and benefit from pre-purchase counseling. CJHRC offers the **Make Your Move...A Guide to Homeownership** online homebuyer education program. This is a **FREE COURSE which is a combination** of in-person counseling and web-based homebuyer education. Upon completion of all steps, participants will receive a certificate which many lenders and grant programs require.

Make Your Move Overview

Make Your Move is a comprehensive home buying course developed by the American Center for Credit Education. The goals for Make Your Move are to prepare you for all aspects of the home buying process in order to gain confidence in handling the process of buying a home. Knowing what is involved in the home buying process helps you understand what will be expected of you.

Make Your Move Process

Step 1: CALL CJHRC

If you are interested, call 908-446-0037 and press 2 to speak with a CJHRC counselor. The CJHRC counselor will complete an intake with you and then will share the document checklist that is required. CJHRC counseling staff will need to receive your documentation in advance prior to schedule the pre-purchase program counseling. Once documentation is received, a CJHRC counselor will schedule a counseling appointment.

Step 2: SCHEDULE IN-PERSON COUNSELING (NEED APPOINTMENT)

All clients will need to have completed an in-person counseling session and completed a budget, disclosure form, action plan, etc. before they will be enrolled and provided with a link to this on-line course. Counseling is offered on weekdays between 9:00 am and 3:00 pm. All parties who will be on the deed and mortgage will need to participate in the counseling. The counseling session will be between 1.5 and 2 hours in length.

Step 3: DO THE ONLINE COURSE

After your counseling session, you will receive written instructions via email regarding the online class. These instructions will give you the link to the course website, your user id and your password. Note: Each individual in the household who will be on the deed and mortgage must register and complete the online course.

Step 4: COMPLETE THE PROGRAM

The online course, with the required pre and post-test, takes approximately 4-6 hours to complete. You can complete the course all at once or in sections over a 30-day period.

Step 5: PASS THE TEST

Upon completion of the course, CJHRC will be notified and those that pass will be sent a certificate. In the event clients do not pass or require more information, they will need to contact their CJHRC counselor to set up an additional counseling session.

Step 6: GET YOUR CERTIFICATE.

After you have completed all steps, you will receive your Certificate of Completion.

The "Make Your Move" course is sponsored by: Bank of America Charitable Foundation/Bank of America, Capital One, Citizens Bank, Columbia Bank Foundation, Federal Home Loan Bank of New York FHLB NY, Franklin Township CDBG, Fulton Bank, N.A., HUD, Johnson & Johnson SC Companies, JP Morgan Chase, M&T Charitable Foundation, Magyar Bank Charitable Foundation/Magyar Bank, Millenium Home Mortgage, LLC, NJM Insurance Group, New Jersey Community Capital, OceanFirst Bank, Peapack Private Bank & Trust, PNC Foundation/PNC Bank, PSEG Foundation, Premier Development, Provident Bank, Santander Bank, N.A., SC Dept. of Human Services, Somerset Regal Bank, State Farm, Synchrony Bank, TD Charitable Foundation, The Bank of Princeton, Valley Bank and Wells Fargo Foundation.

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MAKE YOUR MOVE... LA GUIA PARA COMPAR VIVIENDA

Central Jersey Housing Resource Center Corp. (CJHRC) ha ayudado a muchas personas y familias lograr el sueño de la casa propia a través de la educación y consejería en el proceso antes de comprar su futura vivienda. CJHRC presenta **Make Your Move... La Guía para Comprar Vivienda**. Este es un **curso gratuito** para compradores de casa que consiste en una combinación de un asesoramiento en persona y un programa educativo en-línea, también disponible en **ESPAÑOL**. Al completar todos los pasos, los participantes recibirán un certificado que muchos prestamistas y programas de asistencia requieren.

Make Your Move – Visión:

Make Your Move es una guía completa para comprar vivienda desarrollado por el American Center for Credit Education. La meta de Make Your Move es educar a las personas en todo el proceso que involucra la compra de una vivienda, para que estén preparadas y se sientan seguras al momento de dar este importante paso.

Make Your Move – Pasos a seguir:

Paso 1: LLAME A CJHRC

Si está interesado, llame al 908-446-0037 presione 2 para hablar con un consejero de CJHRC. El consejero completará un cuestionario con usted y luego compartirá la lista de documentos que se requiere para iniciar el curso. El consejero de CJHRC deberá recibir los documentos antes de programar la cita de asesoramiento. Una vez que mande los documentos, el consejero se comunicará con usted para programar la cita de asesoramiento.

Step 2: PROGRAMAR LA CITA DE ASESORAMIENTO

Todos los clientes necesitan hacer el asesoramiento en persona antes de registrarse para el curso en-línea. Las citas son de lunes a viernes de 9:00 am a 3:00 pm. Todas las personas que estarán en la hipoteca y título de la casa (Mortgage and Deed) están requeridas de participar del programa. La sesión de asesoramiento tiene una duración de 1 hora y media a 2 horas.

Step 3: HACER EL CURSO EN-LINEA

Después de la cita de asesoramiento, usted recibirá instrucciones por e-mail para empezar el curso en-línea. Estas indicaciones constan de un enlace a la página web del curso, su usuario y su contraseña. Todas las personas que estarán en la hipoteca y título (Mortgage and Deed) están requeridas de participar del curso en línea.

Step 4: COMPLETE EL PROGRAMA

El curso en línea, con el requerido pre y post-examen toma aproximadamente de 4 a 6 horas para terminar. Usted puede hacerlo por partes si lo requiere, en un período de hasta 30 días.

Step 5: PASE EL EXAMEN

Cuando termine el curso, CJHRC será notificado y le enviaremos su certificado. En el caso de que los clientes no pasen la prueba y/o requieran más información, por favor contacte su consejero nuevamente para hacer una nueva cita.

Step 6: OBTENGA SU CERTIFICADO.

Una vez que haya cumplido con todos los requisitos, usted recibirá su Certificado de Finalización del programa.

El curso de "Make Your Move" en español es auspiciado por: Bank of America Charitable Foundation/Bank of America, Capital One, Citizens Bank, Columbia Bank Foundation, Federal Home Loan Bank of New York FHLBNY, Franklin Township CDBG, Fulton Bank, N.A., HUD, Johnson & Johnson SC Companies, JP Morgan Chase, M&T Charitable Foundation, Magyar Bank Charitable Foundation/Magyar Bank, Millenium Home Mortgage, LLC, NJM Insurance Group, New Jersey Community Capital, OceanFirst Bank, Peapack Private Bank & Trust, PNC Foundation/PNC Bank, PSEG Foundation, Premier Development, Provident Bank, Santander Bank, N.A., SC Dept. of Human Services, Somerset Regal Bank, State Farm, Synchrony Bank, TD Charitable Foundation, The Bank of Princeton, Valley Bank and Wells Fargo Foundation.

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