

## FOR WHAT IT'S WORTH

For What It's Worth (FWIW) is a service for members of the Oklahoma Homebuyer Education Association. We welcome your responses or other information you would like to share with us. Send items to Tricia Auberle at [HomebuyerEd@okacaa.org](mailto:HomebuyerEd@okacaa.org)

**LAST CHANCE for the OHEA Comprehensive Continuing Education workshop.** The class will be held August 8 & 9. This is the fast, easy way to earn continuing education hours toward renewing your certification without having to take the exam again. Don't miss this opportunity. A registration form is attached for your convenience.

**Who requires homebuyer education?** Fewer down payment programs exist today but that does not mean that homebuyer education is not required. Both Fannie Mae and Freddie Mac have lending products that require HBE, as does the down payment set-aside program sponsored by the Federal Home Loan Bank. Send your workshop schedule to your local lenders to ensure they know there is a viable option to internet-based educational services.

**Another free continuing education opportunity** will be offered by Counselor's Corner on Thursday, July 27. **GSE Flex** is a loss mitigation program that will replace Standard and Streamlined Modification programs. It is for clients who are 60 days or more past due or facing imminent default. Register at [www.thecounselorscorner.net](http://www.thecounselorscorner.net). Two hours of OHEA continuing education credit is available for participants who document their participation.

Congratulations to our OHEA colleagues who received **HUD Housing Counseling grants for 2017**: Community Development Support Association, Consumer Credit Counseling Service of Central Oklahoma, Choctaw Housing Authority, Community Action Agency of Oklahoma City and Oklahoma/Canadian Counties, and Housing Partners of Tulsa. Awards to Oklahoma agencies total \$106,642 – only two-tenths of one percent of the total awarded!

Proctoring services for the **HUD Housing Counseling Exam** are provided by a HUD contractor. You can test equipment and software compatibility prior to taking the online exam at this link: <http://kryteriononline.com/test-taker/online-proctoring-support>. Alternatively, you can locate the closest proctoring site for taking the exam in person at <http://kryteriononline.com/Locate-Test-Center>. You can open a user account that allows housing counselors to access training materials, track progress and take a practice exam at [www.hudhousingcounselors.com](http://www.hudhousingcounselors.com).

**2017 Calendar of OHEA Events.** (Subject to funding and minimum participation requirements)

August 8 – 9	Comprehensive Continuing Education
October 2 – 6	OHEA Train the Trainer classroom session
November 15	14 <sup>th</sup> Annual Homebuyer Education Conference
November 16	Comprehensive Continuing Education morning workshop

Events are held at the Oklahoma Weatherization Training Center, 605 Centennial Blvd., Edmond, Oklahoma 73013. Watch for details and registration forms in future issues.

**Term of the month: Oklahoma Residential Property Disclosure** – a document required by Oklahoma law for every residential real estate transaction that requires the seller to disclose the condition of the property and associated assessments or requirements attached to the property. A disclaimer is provided if the seller is not currently residing on the property and cannot disclose its condition.