How Do I Sign Up?

Follow the steps below or see PDF:

1. **Create an account** - click here! **Start Your Journey Now!** (Note: this is not an “application” - we help everyone!)

2. **To meet with a member of our homeownership team**
   - Please complete entire “MyHome” profile.  (Note: if you are unsure of how to respond to a question – that’s ok – just do your best to answer all required fields. We will work with you to review your information!)
   - Go to the “Training Center” and select “Homeownership Goals and Next Steps” (you must have a complete Profile to see this appointment) – a calendar will appear allowing you to schedule a one on one appointment with our homebuyer advisor

3. **To attend a Homebuyer Education Workshop (or other awesome financial classes!):**
   - Create an account
   - Go to the “Training Center” and select a class that best suits your needs
When it comes to deciding who to work with when you are in the market for a new home, Southwest Economic Solutions knows that you have lots of options. So why should you work with us, especially when we’re asking questions the other guys don’t?

We use the information you provide to create a home purchase package that is unique to you. Our team members understand that the process of purchasing a home can be stressful and confusing. When you work with us, you can rest assured that we will arm you with the resources and knowledge to make
Create your account with us here

Make sure to include the referral source.
Let us know where you are in the homebuying process

In order for us to begin crafting a custom roadmap for homeownership just for you, please answer the following statements. The more information we know about you and where you currently are in the homebuying process, the better we can accurately assess your needs and connect you with the appropriate member of our team. Choose all statements that apply.

☐ I am just getting started with the home buying process
☐ I am interested in one-on-one guidance regarding the home buying process
☐ I have completed a comprehensive home buyer education course within the last year
☐ I already have a real estate agent
☐ I have found a home I like
☐ I have been pre-qualified or pre-approved for a mortgage loan

What is the primary area in which you are looking to purchase a home? *

---Select One---

What other areas are you interested in?
Select One or More

These questions help us determine your mortgage readiness. If you are only interested in our financial classes, leave these blank and select “N/A - interested in financial workshos.”
Make sure to fully complete your Profile.

Unless you are already pre-approved, this step must be completed before you meet with a SWES Team Member.

Welcome, Ima

Welcome to the Southwest Economic Solutions family! You’ve made the decision to get started — now let’s see where you are in the home purchase process! Completing your profile will help estimate your credit score, how much home you can sustainably afford, and which classes and appointments you should schedule to help you realize your goal of homeownership. Once you’ve completed your profile, our team can then guide you through your next steps in the home purchase process and your personal Dashboard will
You can sign up for our classes immediately

### In Person Classes

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| AUG 10| Financial Fitness Bootcamp for Homebuyers | Southwest Economic Solutions / 11:30 am EDT  
For those that are within 1 year of buying a home, this class will give you a customized financial "roadmap" which shows which categories need to be improved before you purchase your home. We believe it is best to take the Credit class first, and then the Financial Fitness Class. During Financial Fitness, you will be given a customized financial "roadmap" that details your current financial profile, and areas for improvement. By the end of this workshop, you will... 1. Review strategies that will help increase your savings. 2. Review popular debt reduction strategies. 3. Learn about best practices for balancing and managing monthly budgets |
| AUG 18| Homebuyer Education Workshop         | Southwest Counseling Solutions Housing Resource Center / 9:00 am EDT  
Welcome to the first course offered in our Homebuyer Prep programming. You are between 6 and 12 months away from purchasing a home. One of the most important factors in this process is your credit. By the end of this course, you will have received your credit report, learned how to analyze it and be given the resources necessary for you to improve it, and qualify for one on one pre-purchase counseling. 1. Learn how to read information on your credit report and improve specific categories. 2. Receive resources to dispute or validate your debts in order to remove them from your credit report. 3. Connect with legal aid services to address unfair collection practices, child support payments, tax liens or garnishments. |
| AUG 23| Credit for Homebuyers                | Southwest Economic Solutions / 11:30 am EDT  
Welcome to the first course offered in our Homebuyer Prep programming. You are between 6 and 12 months away from purchasing a home. One of the most important factors in this process is your credit. By the end of this course, you will have received your credit report, learned how to analyze it and be given the resources necessary for you to improve it, and qualify for one on one pre-purchase counseling. 1. Learn how to read information on your credit report and improve specific categories. 2. Receive resources to dispute or validate your debts in order to remove them from your credit report. 3. Connect with legal aid services to address unfair collection practices, child support payments, tax liens or garnishments. |

### On-line Classes
Visit your completed dashboard to track financial progress.

Welcome, Ima

- **Credit Score**: 630
  - As of 8/7/2017
  - Learn how to improve your score.
- **Monthly Income**: $3,600
  - As of 8/7/2017
- **Monthly Debt**: $600
  - As of 8/7/2017
  - 17% of Monthly Income
- **Savings**: $7,000
  - Goal of $6,329
  - As of 8/7/2017

The financial information shown here on your Dashboard was provided by you during the setup of your profile. A “Verified” flag will appear by each financial metric once you have uploaded supporting documentation and our staff has confirmed your information.

Your sustainable homeownership affordability range is $118,969 - $132,187.
You can schedule appointments at the Training Center.

My Appointments

Classes and appointments we recommend, as well as those you have scheduled, appear under My Appointments. Southwest Economic Solutions has a no refund policy regarding all appointments, classes, and workshops. Appointments may be rescheduled once booked via the 'Reschedule' function for a scheduled appointment. If you register for a class or appointment, then find you are unable to attend and cannot find an available date to reschedule, please contact us.

1. **Intake/Document Collection Appointment**
   - Hold on to your seats! You have already completed your profile - the first step on the path to home buyer success. We are here to guide you through the process. Your next step is to schedule an online or in-person appointment. You will be asked to pay for your credit report when registering. During the appointment, we will make sure all required documents have been submitted, and all disclosures are signed.

2. **Homebuyer Education Workshop**
   - By selecting this course, you will be learning the nuts and bolts of the home buying process. At the end of the workshop, you will leave with the knowledge and tools necessary for smarter home buying decisions. This class is designed for those who are 6 months or less away from purchasing a home or who are working with a lender. You will be awarded a home buyer certificate that is good for 12 months, making you eligible for down payment assistance programs.
The Training Centers also shows your booked apartments and classes.

“My credit was shot and we were deep in debt so we decided to attend the credit building workshop at Southwest Solutions. We learned to take control of our finances. We made many small sacrifices to relieve debt and save for the day we could have our own home again. We were not seeking a handout, but a hand up, and that’s what Southwest Solutions provided, while treating us with dignity.”

Kienye Rudolph

My Appointments

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AUG 8
Intake/Document Collection Appointment
Southwest Economic Solutions / 11:00 am EDT
Hold on to your seats! You have already completed your profile - the first step on the path to home buyer success. We are here to guide you through the process. Your next step is to schedule an online or in-person appointment. You will be asked to pay for your credit report when registering. During the appointment, we will make sure all required documents have been submitted, and all disclosures are signed.

AUG 18
Homebuyer Education Workshop
Southwest Counseling Solutions Housing Resource Center / 9:00 am EDT

Available Classes & Workshops
Once your profile is complete, you can schedule your Homeownership Goals and Next Steps appointment, Where you will receive a personalized Roadmap to Success

**Ima Homebuyer's Roadmap to Success**

Congratulations! You've taken an important first step on your journey towards homeownership. Although there may be a few pitstops that you need to make along the way, Southwest Economic Solutions is here to help. This summary provides you with a snapshot of where you are now and where you need to go in order to reach your ultimate destination - homeownership!

Please bring this Roadmap to Success with you to your first appointment or class! We look forward to working with you.

### Monthly Income:

- Your Current Monthly Income: $3,600.00
- Your Estimated Purchase Price: $60,000.00
- Your Estimated Interest Rate: 4.3100%
- Your Estimated Monthly Housing Payment: $314.81

**Result:**

Congratulations - no 'Income' pitstop for you! Your current monthly income is sufficient to support your estimated monthly housing payment!

### Collections and Judgments:

- Your Total Amount of Collections and Judgements: $0.00
- Total Amount of Your Savings Available to Pay Off Collections/Judgements: $7,000.00

**Result:**

Congratulations - no 'Collections and Judgments' pitstop for you! You don't have any outstanding collections or judgments to pay off or settle.

### Credit Score:

- Your Estimated Credit Score: 630

**Result:**

Pitstop Ahead! Your current estimated credit score needs to be raised by the following amount in order to meet the minimum score generally required for homeownership:
Meet the team!

**Teresa Torres**
Pre-purchase Homebuyer Education Counselor
ttorres@swsol.org
313.297.0061

- Pre-approved Lender Referrals
- Pre-Purchase Counseling

**Olga Ortiz-Rodriguez**
Homeownership Financial Coach
oorodriguez@swsol.org
313.297.0095

- Helps homebuyers improve credit, savings, etc prior to apply for a loan
- Coordinates workshop speakers
Meet the team!

**Tenai Leali**  
Center for Working Families Coordinator  
tleali@swsol.org  
313.297.0068

- Leads management
- 0% Home Repair Loan Applications

**Evan Roarty-Collins**  
Financial Coach and Partner Coordinator  
ercollins@swsol.org  
313.297.0075

- Are you a lender or realtor? Evan can give you more info on how we can support your clients readiness for homeownership.
Southwest Economic Solutions: Homeownership Assistance Team
Check out our Playlist on Spotify!

bit.ly/SWESHomeownershipJams