



# Get savvy about homeownership. Framework® makes it easy.

Buying or refinancing a home can be an intimidating process, whether you're searching for the right house or deciding on financing options with your lender. To prepare and empower today's homebuyers, HomeReady® mortgage uses Framework as its designated educational tool.\*

Framework offers an interactive online course to help you understand the homebuying process and the essentials of homeownership. Even previous homeowners can benefit from this training as a valuable, up-to-date review.

## How to build your homeownership expertise with Framework:

**STEP 1**

Go to [educate.frameworkhomeownership.org](https://educate.frameworkhomeownership.org) to access the Framework course.

**STEP 2**

Register and complete the course on a computer, tablet, or smartphone. You can save your progress and return at your convenience.

**STEP 3**

Print and give your lender a copy of the Framework certificate of completion — and you're done!

### WHAT YOU'LL LEARN

- How much home you can afford
- How to choose the best loan
- How to lower your down payment
- What to include in your offer
- What happens at closing
- What pitfalls to avoid before and after closing

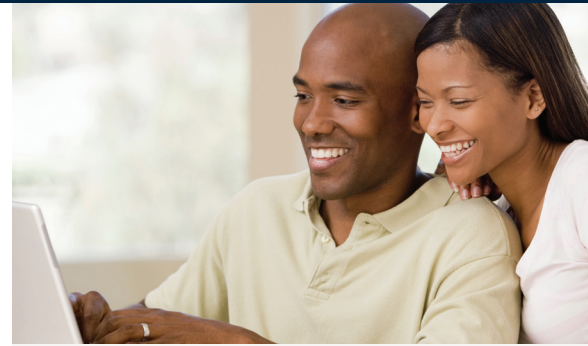
### WHAT YOU NEED TO KNOW

- You can take the online course when it's convenient for you — all in just a few hours.
- Customer support is offered at 855-659-2267 to assist with course-related questions and to connect homebuyers to professional homeownership advisors.

\* Framework is the dedicated homeownership education course. However, in certain circumstances, an online format may not be the appropriate option for a potential homebuyer, and an exception may be necessary.

#### Exceptions:

- For loans that involve a Community Seconds® or down payment assistance program, buyers may instead complete the homeownership education course or counseling required by those programs as long as the course is provided by a HUD-approved agency and completed prior to closing.
- The presence of a disability, lack of internet access, or other issues may indicate that buyer is better served through other education modes (for example, in-person classroom education or via a telephone conference call). In such cases, lenders should direct buyers to Framework's toll-free customer service line (855-659-2267), which can refer them to a HUD-approved counseling agency.
- Finally, buyers who have already completed housing counseling prior to entering into a sales contract (as evidenced by a completed Fannie Mae [Form 1017](#)) are not required to complete the Framework course.



## Homebuyers love Framework.

"We liked that we could complete the course **in the comfort of our home** and when it fit our schedules. It's easy to complete and straightforward."

— David J.

"I have two jobs, and it was nice for me to take it online because **I could work it around my schedule.**"

— Brittany H.

"The course was **easy to follow**, and it was nice to be able to go back and review sections that were important to me."

— Sheena P.

According to Framework customer surveys,

# 91%

said they increased their knowledge of the homebuying process, and **4 out of 5** said they would recommend the course to a friend.