



## Payment Policy 2018

Last Updated June 4, 2018

Thank you for choosing NeighborWorks Orange County. We are committed to the success of your homeownership journey. Please understand that fees and payments of those fees is part of the path to homeownership. All fees are ultimately the responsibility of those receiving the homeownership products, program and services.

For your convenience, we have answered a variety of commonly-asked payment questions below. If you need further information about any of these policies, please feel free to reach out to us at [info@nwoc.org](mailto:info@nwoc.org).

### How may I pay?

We accept all major credit cards. If you would like to pay any fees using a check, please contact us at [info@nwoc.org](mailto:info@nwoc.org) for more information. We never accept cash.

### What is my responsibility for services?

It is your responsibility to ensure you are receiving the services you need. If you are obtaining services to fulfill a lender requirement you must ensure that the lender will accept the services you are receiving i.e. if you are taking the home buyer class online you must make sure that your lender will accept the certificate from an online class provider. NeighborWorks Orange County will not refund fees if you have to re-take a course.

### What is the cost for the in person home buyer education class?

The cost is \$50.00 per person.

### Is there a late registration fee for the homebuyer education class?

Yes, if you register within 48 hours prior to the date of the homebuyer education class the registration fee will be \$100.00 per person. No Exceptions.

### Can I get refunded for the home buyer education class?

Yes, if you provide us with a complete copy of your closing statement. (Refer to the sample provided to you in class or email us at [info@nwoc.org](mailto:info@nwoc.org) for more information) Maximum refund amount is \$50.00


### What do I need to do to get refunded to for the home buyer education class?

In order to get your \$50.00 refund you must send us a copy of your closing disclosure statement or your final settlement statement to [info@nwoc.org](mailto:info@nwoc.org). You must send us a copy of your closing statement within 90 days of closing. No exceptions.

### Can I become ineligible for the \$50.00 refund?

Yes, if you provide us with a closing statement or final settlement statement that is more than 90 days old.

**Do I have to email the closing statement/final settlement statement or can someone else send it for me?**

 No, you have to be the one to email it to [info@nwoc.org](mailto:info@nwoc.org), if we receive it from someone other than you, there will be no refund.

**What is the cost for the online home buyer education class?**

The cost is \$99.00 per person

**Can I get refunded for the online home buyer education class?**

Yes, if you provide us with a complete copy of your closing statement. (Refer to the sample provided to you in class or email us at [info@nwoc.org](mailto:info@nwoc.org) for more information) Maximum refund amount is \$50.00

**What is the cost for the home buyer basics class?**

The fee is \$10.00 per person reservation fee

**Can I get refunded for the home buyer basics class?**

Only if you attend and complete the class.

**What is the cost for my credit report?**

These fees change on an annual basis, please email us at [info@nwoc.org](mailto:info@nwoc.org) for up to date fees.

**What is the fee if I need an expedited home buyer counseling session?**

If you need your counseling session in 24 hours there is a \$200 expedited counseling fee. If you need your counseling session in 48 hours there is a \$150 fee. These session(s) are always done over the phone.

**What is the fee for a loan document review session?**

\$150.00 per session

**What is the cost for a HECM (Home Equity Conversion Mortgage Counseling Session)?**

The cost is \$175.00 per session

**What is I miss one of my scheduled services?**

If you do not provide advance notice and do not show up you will be responsible for the full amount of services.

**What if I have questions about this policy?**

Email is at [info@nwoc.org](mailto:info@nwoc.org)

NeighborWorks reserves the right, at any time, to amend this Payment Policy, including the right to add or remove Authorized Payment Methods. If NeighborWorks Orange County removes an Authorized Payment Method, you will be provided with notice of such removal prior to the removal becoming effective for you, except where NeighborWorks Orange County is required by law or a third party such as the Authorized Payment Method Provider, to stop offering the payment method.

Some of the Authorized Payment Methods are controlled by third-party providers. Authorized Payment Methods that are controlled by third party providers may be subject to additional terms and conditions, may be subject to

change or restrictions beyond those listed here, and may be subject to fees or costs of use not listed here. If you choose to use an Authorized Payment Method that is controlled by a third party, it is your responsibility to ensure compliance with all associated terms and conditions of use of such Authorized Payment Method.