

FEE SCHEDULE

Program Description	Fee
Financial Counseling & Budgeting	No Charge
Credit Counseling	No Charge
Debt Counseling	No Charge
Homebuyer (Pre-Purchase) Counseling	\$179
Foreclosure Prevention & Eviction Counseling	No Charge
Mortgage Readiness Counseling	No Charge
Disaster Recovery Counseling	No Charge
Financial Instructional (FIT) Academy	
Online eLearning Courses	No Charge
Rent4Success – Rental Readiness Counseling	
Counseling and Certificate	\$80
Comprehensive Credit Report Review	
Credit Report Review (individual)	\$80
Credit Report Review (joint)	\$125
Reverse Mortgage Counseling HECM (Grants may be available*)	\$199*
Reverse Mortgage Counseling Proprietary	\$229
Reverse Mortgage Default	No Charge
Reverse Mortgage Academy	
Online eLearning Course	No Charge
One-on-One Counseling	\$99
Pre-Purchase Home Ownership and Equity Protection Act (HOEPA)	
Counseling and Certificate	\$150
Bankruptcy Counseling	
Pre-filing Credit Counseling Online (This fee is the same for either a single-filer or joint filers if both attend the same session.)	\$45
Pre-discharge Debtor Education (This fee is for either single or joint Debtor Education Counseling.)	\$35
Homebuyer Education	
Online eHome America Fee paid directly to eHome America (English/Spanish) (https://www.ehomeamerica.org/home.php)	\$150
Online eHome America CalHFA Fee paid directly to eHome America (English/Spanish) (https://www.ehomeamerica.org/home.php) for CALHFA homebuyers - Certificates are only good for that program	\$99
Credit.org Live Group Workshop Material Fee (Virtual or In Person) (https://www.eventbrite.com/cd/homebuyer-classes-15239)	\$15

*Additional postage fees may be assessed upon client request for express or overnight delivery of documents. Program fees may be reduced or waived based on client hardship.