



RESOURCES FOR MORE INFORMATION

HELPFUL LINKS

CREDIT

Three Major Credit Reporting Agencies

Equifax: equifax.com

Experian: experian.com

Transunion: transunion.com

In addition to providing credit reports and credit scores online, each site offers helpful consumer information on credit and credit reports.

CREDIT RESOURCES

annualcreditreport.com: Supported by all three major credit reporting agencies, this is the official site to get your free annual credit report.

fico.com: Fair Isaac Corporation — includes consumer information on credit scoring and how you can improve your FICO® score.

ftc.gov: The Federal Trade Commission has a number of consumer publications that you can download, including “Building a Better Credit Record.” On the initial screen, select the Tips & Advice tab and choose **For Consumers** from the drop down menu. In the Take Action section in the middle of the page, click **Order Free Resources**. On the Free Publications to Share page, click **Credit & Loans**, then scroll down to the report.

SHOPPING FOR A MORTGAGE

va.gov: The website for the Veterans Administration (VA) includes information and eligibility requirements for the agency’s loan programs.

hud.gov: The website for the U.S. Department of Housing and Urban Development (HUD) provides information on the Federal Housing Administration (FHA) mortgage product and extensive background material on the homebuying process.

rurdev.usda.gov/rhs: The site of the Rural Housing Services within the U.S. Department of Agriculture provides information on their mortgage loan programs.

ncsha.org: The website of the National Coalition of State Housing Agencies provides a directory of State Housing Agencies.

mbaa.org: The Mortgage Bankers Association of America is the trade group for mortgage bankers. Its site includes some basic consumer information on the mortgage process.

namb.org: The National Association of Mortgage Brokers is a trade group. Its site includes a search feature to locate members in your area.

FINDING A HOME INSPECTOR

ashi.org: The website of the American Society of Home Inspectors, Inc., (ASHI) has a search feature that allows you to locate local home inspectors with one of the following designations:

Certified Inspectors are members of ASHI who have met certain requirements:

- Passed the National Home Inspector Examination and ASHI’s Standards and Ethics Examination.

Examination

- Had inspection reports successfully verified for compliance with ASHI’s Standards of Practice.
- Submitted valid proof of performance of at least 250 fee-paid home inspections that meet or exceed the ASHI Standards of Practice.

ASHI Examinations

- ASHI Inspectors have passed the National Home Inspection Exam or a valid state exam, completed ASHI’s Standard of Practice and Code of Ethics modules and submitted a valid list of performance validating at least 75 fee-paid home inspections.
- ASHI Associates are new to ASHI and have not yet completed its requirements to move up in membership.

OVERALL GUIDANCE ON THE HOMEBUYING PROCESS

fanniemae.com: The KnowYourOptions section of the Fannie Mae website provides a variety of resources, including several calculators and lists of housing counselors and lenders.

freddiemac.com: Freddie Mac provides an interactive homebuyer guide, **My Home by Freddie Mac®**, as well as information on maintaining healthy credit habits. The CreditSmart® guide is available in both English and Spanish.

MORTGAGE INSURANCE CANCELLATION

usmi.org: U.S. Mortgage Insurers website provides information on how and when private mortgage insurance may be canceled.

HOUSING COUNSELORS

hud.gov: HUD’s website includes lists of agencies that are approved by HUD to provide housing counseling.

knowyouroptions.com: This website created by Fannie Mae provides links to housing resources and credit counseling.

CREDIT COUNSELORS

nfcc.org: The National Foundation for Credit Counseling provides information on 600 member offices in the United States and in Canada that provide credit and housing counseling via face-to-face meetings, telephone discussions and over the internet.

SHOPPING FOR YOUR HOME REAL ESTATE AGENTS

realtor.com: The website of the National Association of REALTORS® includes listings of properties for sale and members who are Accredited Buyer Representatives (ABR®).

naeba.com: The National Association of Exclusive Buyer Agents website provides a toll-free number and web-based form to request a member agent in your area.

REAL ESTATE OWNED (REO) PROPERTIES

hud.gov: With the HUD website, you can access lists of homes for sale by several federal agencies, as well as Fannie Mae and Freddie Mac.

YOU FINALLY GET THE KEYS!

Closing/Settlement Process

alta.org: The American Land Title Association is a national association for title insurance companies. The Consumer section of their website provides a link to “HomeClosing 101,” a guide to settlement and costs, as well as a detailed description of the closing process from the perspective of the title insurer and title searcher.

IN THE LONG RUN

Energy Efficiency

energystar.gov: Use this site for information on clothes washers, refrigerators, dishwashers, room air-conditioners and other appliances with the Energy Star® label. There is also a search tool for locating stores that sell EnergyStar in your area of the country.

homeenergysaver.lbl.gov: The Home Energy Saver™ is an internet-based tool for calculating energy use in homes. It is designed to help you identify how best to save energy and find the resources to do so. It is sponsored by the U.S. Department of Energy (DOE) and the Environmental Protection Agency.

eren.doe.gov: The Office of Energy Efficiency and Renewable Energy within DOE developed a very helpful “Energy Saver Guide” outlining basic steps on how to make your entire home as energy efficient as possible — from top to bottom.

THE FINANCIAL SIDE

Taxes and Homeownership

irs.gov: On the IRS homepage, click the **Forms and Pubs** tab, then enter “Publication 530” into the search field to access and print a copy of “Publication 530 — Tax Information for First-Time Homeowners.” This publication provides details on which homeownership expenses you may be able to deduct from your federal tax return and how to do so.

SALES DATA ON COMPARABLE PROPERTIES

By searching “Home Value Estimates” on the internet, you should find websites for companies that provide free, home price estimates based on public records of sales history in the neighborhood. These include Zillow ([zillow.com](https://www.zillow.com)), Redfin ([redfin.com](https://www.redfin.com)), Remax ([remax.com](https://www.remax.com)) and the websites of major banks that provide mortgages.