



## A Home to Call Your Own!

Self-Help Enterprises is pleased to offer a comprehensive approach to homeownership through our Homeownership Counseling and Education Gateway. Class Education/Live Counseling \$75 +\$25 for additional borrowers. Online Class Education/ Live Counseling \$99



The Homeownership Counseling and Education GATEWAY is partially funded by:

- NeighborWorks®
- National Council of La Raza® (NCLR)
- Rabobank
- United States Department of Agriculture Rural Development 525
- Bank of America



Self-Help Enterprises is a non-profit organization dedicated to improving the living conditions of low-income persons.

Self-Help Enterprises has been serving the Central San Joaquin Valley since 1965.

- Self-Help Housing
- Multi-Family Housing
- Housing Rehabilitation
- Manufactured Housing Purchase/Repair
- Homebuyer Program
- Drought Assistance
- Homeownership Counseling & Education
- Foreclosure Counseling
- Community Development

For more information on Self-Help Enterprises visit [www.selfhelpenterprises.org](http://www.selfhelpenterprises.org)



Self-Help Enterprises  
8445 West Elwin Court  
PO Box 6520  
Visalia CA 93290  
(559) 651-1000 / (800) 722-4822

Equal Housing Opportunity

SE HABLA  
ESPAÑOL



English TTY: (800) 735-2929  
Spanish TTY: (800) 855-3000

Effective Date: 9/22/16



# THE GATEWAY Homeownership Counseling and Education

Your path to homeownership



Serving the San Joaquin Valley since 1965

## What steps do I take?

1. Contact Self-Help Enterprises' **GATEWAY**  
(559) 651-1000  
*Se Habla Español*
2. Schedule your initial counseling Session and pay \$50 reservation fee .\*
3. Complete the Intake Packet and provide requested paperwork.
4. Attend counseling and register for education.
5. Apply for participation in our homeownership or rehabilitation program.

*\*Reservation fee covers credit rpt fee and a portion of the class fee.*

Upon completion of classes and counseling, you will receive a Certificate of Completion.

*Classes offered in English and Spanish.*  
*Online classes also available*  
[www.ehomeamerica.org/she](http://www.ehomeamerica.org/she)

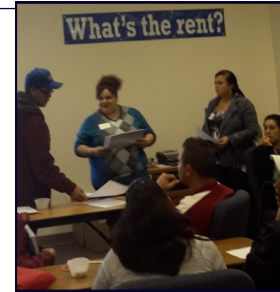


Buying a home is the largest investment most people make in their lifetime.

Self-Help Enterprises can assist you in preparing for Homeownership.

## Education Services

- How to be Mortgage-Ready
- Different lending products
- Avoiding Predatory lending
- Financial Management
- Shopping for a lender and a realtor
- When to shop for a home
- Home maintenance and repair
- Protecting your investment
- Foreclosure prevention



## Counseling Services

- Credit repair / disputes
- Budgeting
- Develop a tailored plan for owning your own home
- Referrals for other services

