



Getting Started: Home Counselor OnlineTM Basics



Launching HCO

The screenshot shows the eFannieMae.com website interface. At the top, there is a search bar and navigation links for Contact Us, Help, About, Site Map, Legal, and Privacy. The main navigation bar includes buttons for Single-Family, Multifamily, and Training & Education. A dropdown menu is open under Single-Family, listing Technology Application, Counseling, Originating & Underwriting, Committing & Loan Delivery, Servicing & Investor Reporting, Registration & Account Management, and Support. The Technology Applications section is highlighted, featuring a sub-section titled 'Simplify Your MBS Reporting Process' with a description of the new MBS Reporting application. Below this, there is a section for 'All Single-Family Technology Applications' with a sub-section for 'Counseling' which includes 'Home Counselor Online™'. A blue arrow points to the 'Launch' link for the Counseling application.

eFannieMae.com Search Go [Advanced Search](#)
Contact Us | Help | About | Site Map | Legal | Privacy
Go to: <http://www.efanniemae.com/index.jsp>

Single-Family Multifamily Training & Education

> [Technology Application](#)

Technology Applications

> [Counseling](#)

> [Originating & Underwriting](#)

> [Committing & Loan Delivery](#)

> [Servicing & Investor Reporting](#)

> [Registration & Account Management](#)

> [Support](#)

Simplify Your MBS Reporting Process
Use our MBS Reporting application to report MBS pool security balance information. This new Web-based application replaces the MBS Reporting ("Call-in") component of the MORNET Servicing Support System® (MSSS®), the P&I Draft Amount Notification process, and the MORNET Data Interchange Bridge (MDIB). [Get details and register](#)

All Single-Family Technology Applications

Counseling
• Home Counselor Online™ [Details](#) [Launch](#)

HCO Log in Screen

[Español](#) | [Legal](#) | [Licensing Bulletins](#) | [Contact Us](#) | [Help](#) | [Ayuda](#)

Home Counselor ONLINE

Log In:

User ID

Password

Need Help Logging into HCO?
Please contact the Fannie Mae Customer Interaction Center at 1-877-722-6757 or use Fannie Mae's [Profile Access Manager](#) which allows registered users of Fannie Mae technology applications to view and modify their user profile.

Not registered?
See our [Registration Instructions](#).

HCO News

ATTENTION!
Because of routine production maintenance, the credit services feature in HCO will be unavailable **Sunday, July 1st from 12:00 a.m. to 7:00 a.m. EDT**. While the credit services feature will not be available, HCO will be operational during the

HCO Home Page

The screenshot displays the Home Counselor ONLINE interface. At the top, there is a navigation bar with the logo 'Home Counselor ONLINE TRAINING' and a user greeting: 'Good Morning, Blerina (Bella) Greiss'. The navigation menu includes links for 'Español', 'Legal', 'Licensing Bulletins', 'Contact Us', 'Help', 'Ayuda', and 'Log Out'. A secondary menu below it contains 'Home', 'Education', 'Reports', 'HUD-9902', 'Administration', and 'Resources', with 'Home' highlighted. A red arrow points to this menu with the label 'Main Navigation'. Below the navigation is a 'My Cases' section with a 'Create New Case' button and a table listing cases. A 'My Tools' sidebar on the right contains various utility tools, with a red arrow pointing to it labeled 'Toolbar'. At the bottom, there are sections for 'My Appointments' and 'My Reminders', each with a search and filter interface.

Home Counselor ONLINE TRAINING

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[Home](#) | [Education](#) | [Reports](#) | [HUD-9902](#) | [Administration](#) | [Resources](#)

My Cases [Create New Case](#) 1 to 2

Client Name(s)	Contact	Status	Last Modified	Case Number
Firstimer, Dad and Mom	515-874-7148	Pre-Purchase Counseling	10/02/06	Trevor test cas
Lynn, R			10/05/06	59

My Tools

- Credit Report
- Affordability Analyzer
- Rent vs. Own
- Amortization
- Debt Payoff
- PowerPay
- Download Forms
- Agency Letters
- Reverse Mortgage

Search: [Go](#) [Advanced Search](#)

Assigned to:

My Appointments

Date	Time	Client Name(s)	Contact
No Appointments scheduled.			

Assigned to: [Go](#)

My Reminders

Completed	Date	Client Name(s)	Contact
No Reminders recorded.			

[Go](#)

Main Navigation

Toolbar

HCO Home Page

Home Counselor

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Home Counselor

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[Home](#) | [Education Reports](#) | [HUD-9902](#) | [Administration](#) | [Resources](#)

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My Cases 1 to 2

[Create New Case](#)

Client Name(s)	Contact	Status	Last Modified	Case Number
Firstimer, Dad and Mom	515-874-7148	Pre-Purchase Counseling	10/02/06	Trevor test cas
Lynn, R			10/05/06	59

Search: [Advanced Search](#)

Assigned to:

My Tools

- Credit Report**
- Affordability Analyzer**
- Rent vs. Own**
- Amortization**
- Debt Payoff**
- PowerPay**
- Download Forms**
- Agency Letters**
- Reverse Mortgage**

My Appointments

Date	Time	Client Name(s)	Contact
No Appointments scheduled.			

Assigned to:

My Reminders

Completed	Date	Client Name(s)	Contact
No Reminders recorded.			

Creating a New Case

Home Counselor ONLINE TRAINING

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Home Education Reports HUD-9902 Administration Resources

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My Cases [Create New Case](#) 1 to 2

Client Name(s)	Contact	Status	Last Modified	Case Number
Lynn, R			10/05/06	59
Firsttimer, Dad and Mom	515-874-7148	Pre-Purchase Counseling	10/02/06	Trevor test cas

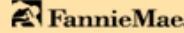
My Tools

- Credit Report
- Affordability Analyzer
- Rent vs. Own
- Amortization
- Debt Payoff
- PowerPay
- Download Forms
- Agency Letters
- Reverse Mortgage

Search: [Advanced Search](#)

Assigned to:

Creating a New Case

Home Counselor TRAINING ONLINE Good Morning, Blerina (Bella) Greiss [Español](#) [Legal](#) [Licensing Bulletins](#) [Contact Us](#) [Help](#) [Ayuda](#) [Log Out](#)
Home Education Reports HUD-9902 Administration Resources 

Create New Case

* indicates a required field

Case Number:

Initial Contact Date:* / /

Client Details		Client Address	
Last Name:* <input type="text"/>	Street Address: <input type="text"/>	Street Address 2: <input type="text"/>	City: <input type="text"/>
First Name:* <input type="text"/>	State: <input type="text" value="Please select..."/>	Zip Code: <input type="text"/> - <input type="text"/>	County: <input type="text"/>
Middle Name: <input type="text"/>	Residency Status: <input type="text" value="Please select..."/>	Length Of Occupancy: <input type="text"/> Years <input type="text"/> Months	
Suffix: <input type="text"/>	Home Phone: <input type="text"/> - <input type="text"/> - <input type="text"/> x <input type="text"/>	Work Phone: <input type="text"/> - <input type="text"/> - <input type="text"/> x <input type="text"/>	
Date of Birth: <input type="text"/> / <input type="text"/> / <input type="text"/>	Cellular Phone Number: <input type="text"/> - <input type="text"/> - <input type="text"/>	Email: <input type="text"/>	
SSN: <input type="text"/> - <input type="text"/> - <input type="text"/>	Preferred Contact Type: <input type="text" value="Please select..."/>		









Case Financial Summary

The estimates entered here will be overwritten when specific financial details are entered.

Estimated Monthly Income:

Estimated Monthly Liabilities:

Estimated Available Funds:

Tools









Creating a New Case

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Home Education Reports HUD-9902 Administration Resources

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My Cases [Create New Case](#) 1 to 3

Client Name(s)	Contact	Status	Last Modified	Case Number
Lynn, R			10/05/06	59
Greiss, Bella D	215-518-9954		10/30/06	62
Firstimer, Dad and Mom	515-874-7148	Pre-Purchase Counseling	10/02/06	Trevor test cas

My Tools

- Credit Report
- Affordability Analyzer
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- Amortization
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- Agency Letters
- Reverse Mortgage

Search: [Go](#) [Advanced Search](#)

Assigned to:

Entering Client Intake Data

Doe, Jane ✕

Case File	Status	Contact (Home)	Income	Debt	Funds	Case No.
		301-555-1212	5,600.00	630.00	5,500.00	53

Tools

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- Contact Information
- Summary
- + Client Intake
- Address
- Demographics
- Employment
- Income
- Assets
- Liabilities
- Credit Issues
- Non-Traditional Credit
- Action Plan
- Budget
- Workout Tool
- Appointments
- Notes
- Reminders
- Classes

Assets Add Asset

Action	Institution	Asset Type	Asset Value	Available Funds
Edit Delete	1st American Bank	Checking Account	500.00	
Edit Delete		Inheritance	2,500.00	2,500.00
Edit Delete	1st American Bank	Savings Account	1,500.00	1,000.00
Edit Delete	Fidelity	Retirement Account (IRA, 401K, etc)	12,000.00	2,000.00
Total:			16,500.00	5,500.00

Asset Information Details

Asset Type:

Institution:

Account Number:

Total Asset Value:

Available Funds:

Save Cancel

Ordering a Credit Report

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Greiss, Bella D

Case File

Status	Contact (Cell) 215-518-9954	Income	Debt	Funds 5,000.00	Case No. 62
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- Contact Information **Contact Information** [Add Client](#)

Action	Client	Social Security	Contact
Edit	Bella D Greiss		215-518-9954

Tools

- Credit
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Case File

- Contact Information
- Summary
- + Client Intake
- Action Plan
- Budget
- Appointments
- Notes
- Reminders
- Classes
- HUD-9902 Services
- + Lending Center
- + Agency Relationships
- Case Funding
- + Print
- Change Case Counselor
- Case History

Downloading Forms

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Home Education Reports HUD-9902 Administration Resources **FannieMae.**

Customer, Ken ✕ **Tools**

Case File	Status	Contact (Work)	Income	Debt	Funds	Case No.
		202-852-6985	4,500.00	844.00	7,000.00	22

Download Forms

Select the form you would like to download.

- [Budget \(Cash Flow\) Form \(English\)](#)
(DOC, requires Microsoft Word)
- [Budget \(Cash Flow\) Form \(Spanish\)](#)
(DOC, requires Microsoft Word)
- [Budget \(Cash Flow\) Form \(English\)](#)
(PDF, requires Acrobat Reader)
- [Budget \(Cash Flow\) Form \(Spanish\)](#)
(PDF, requires Acrobat Reader)

You can print this form and distribute it to clients so they can track their weekly cash flow.

- [Credit Report Authorization and Privacy Disclosure Form for Non-Lenders \(English\)](#)
- [Credit Report Authorization and Privacy Disclosure Form for Lenders \(English\)](#)
- [Credit Report Authorization and Privacy Disclosure Form for Non-Lenders \(Spanish\)](#)
- [Credit Report Authorization and Privacy Disclosure Form for Lenders \(Spanish\)](#)
(PDF, requires Acrobat Reader)

Make sure you have a signed copy of this form before you request your client's credit report or export

Tools

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Disclosure Form

CREDIT REPORT AUTHORIZATION AND PRIVACY DISCLOSURE FORM

I hereby authorize and instruct _____ (hereinafter "_____") to obtain and review my credit report. My credit report will be obtained from a credit reporting agency chosen by _____. I understand and agree that _____ intends to use the credit report for the purpose of evaluating my financial readiness to purchase a home and/or to engage in post-purchase counseling activities.

My signature below also authorizes the release to credit reporting agencies of financial or other information that I have supplied to _____ in connection with such evaluation. Authorization is further granted to the credit reporting agency to use a copy of this form to obtain any information the credit reporting agency deems necessary to complete my credit report.

In addition, in connection with determining my ability to obtain a loan, I

_____ authorize
_____ do not authorize

_____ to share with potential mortgage lenders and/or counseling agencies my credit report and any information that I have provided, including any computations and assessments that have been produced based upon such information. These lenders may contact me to discuss loans for which I may be eligible, and these counseling agencies may contact me to discuss counseling services.

I understand that I may revoke my consent to these disclosures by notifying _____ in writing.

Client's Name (Print)

Client's Name (Print)

Client's Signature

Client's Signature

Social Security Number

Social Security Number

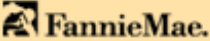
Date

Date

Ordering a Credit Report



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Home Education Reports HUD-9902 Administration Resources 

Customer, Ken

Case File

- Contact Information
- Summary
- + Client Intake
- Action Plan 
- Budget 
- Appointments
- Notes
- Reminders
- Classes
- HUD-9902 Services
- + Lending Center
- Case Funding
- + Print
- Change Case Counselor
- Case History

Credit Reports

Action	Clients	Report Date	Reference Number	Credit Agency	Score(s)	Tri-Merge	AutoPopulated
View AutoPopulate	Ken Customer	09/11/06	500454	Informative Research	Equifax:620 Experian:650 Transunion:639	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Individual Credit Report Detail

* indicates a required field

Clients: Ken Customer










Credit Agency Account Number:*

Password:*

Report Source:*

Authorization to obtain and review Credit Reports:*

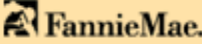
Tools

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Ordering a Credit Report


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Home Education Reports HUD-9902 Administration Resources 

Customer, Ken ⊗

Case File






- Contact Information
- Summary
- + Client Intake
- Action Plan 
- Budget 
- Appointments
- Notes
- Reminders
- Classes
- HUD-9902 Services
- + Lending Center
- Case Funding
- + Print
- Change Case Counselor

Status	Contact (Work)	Income	Debt	Funds	Case No.
	202-852-6985	4,500.00	844.00	7,000.00	22

Credit Reports [Order Individual Credit](#)

Action	Clients	Report Date	Reference Number	Credit Agency	Score(s)	Tri-Merge	AutoPopulated
View AutoPopulate	Ken Customer	10/30/06	500454	Informative Research	Equifax:620 Experian:650 Transunion:639	<input checked="" type="checkbox"/>	<input type="checkbox"/>
View AutoPopulate	Ken Customer	09/11/06	500454	Informative Research	Equifax:620 Experian:650 Transunion:639	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Tools

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Affordability Analyzer

Home
Counselor
TRAINING

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ONLINE

Home Education Reports HUD-9902 Administration Resources

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Customer, Ken ✕

Case File

- Contact Information
- Summary
- + Client Intake
- Action Plan 📌
- Budget 📌
- Appointments
- Notes
- Reminders
- Classes
- HUD-9902 Services
- + Lending Center
- Case Funding
- + Print
- Change Case Counselor
- Case History

Status	Contact (Work)	Income	Debt	Funds	Case No.
	202-852-6985	4,500.00	844.00	7,000.00	22

Affordability Analyzer
[Information](#)
[En Español](#)

How Much House Can You Afford?
 Can You Afford A House That Costs ?
 How Much House Can You Afford With a Monthly Payment of ?

Financial Summary		Loan Characteristics	
Total Annual Income:*	<input type="text" value="54,000.00"/>	Interest Rate (%):	<input type="text" value="6.500"/>
Funds Available for Down Payment and Closing Costs:	<input type="text" value="7,000.00"/>	Down Payment Percent:	<input type="text"/>
Monthly Debt Payments:	<input type="text" value="844.00"/>	Debt to Income Ratio (e.g.36):	<input type="text" value="36.00"/>
Restore Case Financials What If Scenarios		Closing Cost Percent:	<input type="text" value="1.00"/>
Other Factors		Annual Taxes and Hazard Insurance (% of purchase price):	<input type="text" value="2.00"/>
2-4 Net Rental Income (monthly): ?	<input type="text"/>	Annual Taxes and Hazard Insurance Amount:	<input type="text"/>
Condo Maintenance Fee: ?	<input type="text"/>	Amortization Term (in months):*	<input type="text" value="360"/>
Include PMI: ?	<input type="checkbox"/>		

Analyze

Tools

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Questions and Answers

Affordability Analyzer

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Home Education Reports HUD-9902 Administration Resources

Customer, Ken

Case File

- Contact Information
- Summary
- + Client Intake
- Action Plan
- Budget
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- Notes
- Reminders
- Classes
- HUD-9902 Services
- + Lending Center
- Case Funding
- + Print
- Change Case Counselor
- Case History

Status: 202-852-6985 | Income: 4,500.00 | Debt: 844.00 | Funds: 7,000.00 | Case No.: 22

Affordability Analyzer [Information](#) [En Español](#)

How Much House Can You Afford?

Analysis Results

	Income, Liabilities and Available Funds ¹	Income and Liabilities Only ²	Income Only ³
Purchase Price	97,153.66	97,153.66	202,820.79
Loan Amount	97,153.66	97,153.66	202,820.79
Monthly Principal and Interest Payment	776.00	776.00	1,620.00
Estimated PMI (if applicable)	0.00	0.00	0.00
Total Estimated Monthly Payment	776.00	776.00	1,620.00
Funds (Down Payment and Closing Costs)			
Down Payment	0.00	0.00	0.00
Estimated Closing Costs	971.54	971.54	2,028.21
Total Funds Needed	971.54	971.54	2,028.21
Funds Available for Down Payment and Closing Costs	7,000.00	7,000.00	7,000.00
Funds Surplus / (Shortage)	6,028.46	6,028.46	4,971.79

¹ Available monthly payment is based on debt to income ratio of 36%
² Available monthly payment is based on debt to income ratio of 36%
³ Available monthly payment is based on debt to income ratio of 36% - ignoring monthly liabilities

[Change Parameters](#) [Print](#) [Save Scenario](#)

Tools

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Loan Comparison Tools

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TRAINING ONLINE

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Customer, Ken ⊗

Case File

- Contact Information
- Summary
- + Client Intake
- Action Plan ⊗
- Budget ⊗
- Appointments
- Notes
- Reminders
- Classes
- HUD-9902 Services
- + Lending Center
 - 1003 Loan Application
 - Automated Referral
 - Home Purchase
 - Home Financing
 - Loan Products
- Case Funding
- + Print
- Change Case Counselor
- Case History

Status	Contact (Work)	Income	Debt	Funds	Case No.
	202-852-8985	4,500.00	844.00	7,000.00	22

Loan Product Comparison

Purchase Price

Target Purchase Price:

Financial Summary

Total Annual Income:*

Funds Available for Down Payment and Closing Costs:

Monthly Debt Payments:

[Restore Case Financials](#)

Other Factors

2-4 Net Rental Income (monthly):

Condo Maintenance Fee:

Annual Taxes and Hazard Insurance (% of purchase price):

Annual Taxes and Hazard Insurance Amount:

Eligibility Criteria

HUD AMI %: [Lookup HUD AMI](#)

Research Loan Products

Tools

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Loan Product Comparison

Customer, Ken						Tools
Status	Contact (Work)	Income	Debt	Funds	Case No.	
	202-852-6985	4,500.00	844.00	7,000.00	22	
Loan Product Comparison						
Loan Product Name	Purchase Price	Monthly Payment	Down Payment	Closing Costs	Funds Needed	Surplus/ (Shortage)
Community Renovation: 1-Unit	116,666.67	909.73	3,500.00	3,500.00	7,000.00	0.00
Community Renovation: 2-Unit	116,666.67	909.73	3,500.00	3,500.00	7,000.00	0.00
Community Renovation: 3-Unit	53,846.15	396.05	5,384.62	1,615.38	7,000.00	0.00
Community Renovation: 4-Unit	53,846.15	396.05	5,384.62	1,615.38	7,000.00	0.00
Fannie 97	111,058.01	866.00	3,331.74	3,331.74	6,663.48	336.52
FHA	133,333.33	1,046.02	3,000.00	4,000.00	7,000.00	0.00
MCM HomeChoice Option for Disabled Borrowers	176,424.08	1,406.00	500.00	5,292.72	5,792.72	1,207.28
MyCommunityMortgage (100% LTV)	136,591.04	1,091.00	0.00	4,097.73	4,097.73	2,902.27
MyCommunityMortgage (97% LTV)	116,666.67	909.73	3,500.00	3,500.00	7,000.00	0.00
MyCommunityMortgage: 2-Unit	116,666.67	909.73	3,500.00	3,500.00	7,000.00	0.00
MyCommunityMortgage: 3-Unit	87,500.00	671.24	4,375.00	2,625.00	7,000.00	0.00
MyCommunityMortgage: 4-Unit	87,500.00	671.24	4,375.00	2,625.00	7,000.00	0.00

PowerPay Calculator

Customer, Ken ✕

Status	Contact (Work)	Income	Debt	Funds	Case No.
	202-852-6985	4,500.00	844.00	7,000.00	22

PowerPay Debt Calculator
[Information](#) [En Español](#)

Creditors
[Analyze](#) [Import Liabilities](#) [Add Creditor](#)










Please note that the order in which creditors are ordered will impact your baseline analysis. You may alter the creditor order at anytime.

Action	Seq#	Creditor Name	Include in Analysis	Current Balance	Monthly Payment	APR %	Number of Payments	Interest Cost
Edit Delete	1	First Bank	<input checked="" type="checkbox"/>	600.00	35.00	8.000	19	39.29
Edit Delete	2	Home Depot Credit	<input checked="" type="checkbox"/>	200.00	15.00	15.000	15	20.17
Edit Delete	3	Honda Service Center	<input checked="" type="checkbox"/>	7,500.00	325.00	2.000	24	154.48
Edit Delete	4	HEMLOCKS: 98E543184026	<input checked="" type="checkbox"/>	437.00	44.00	8.000	11	16.68
Edit Delete	5	HILLSIDE BANK: 291443C81189	<input checked="" type="checkbox"/>	14,748.00	425.00	8.000	40	2,081.33
Edit Delete	6	CENTRAL BANK: 4590345859403	<input type="checkbox"/>					
Edit Delete	7	BAY COMPANY: 4681123R101	<input type="checkbox"/>					
Total:		5		23,485.00	844.00			2,311.94

Additional Payments
[Make Additional Payment](#)

Action	Include in Analysis	Payment Type	Payment Start Date	Payment Amount
Edit Delete	<input checked="" type="checkbox"/>	Monthly	Nov 2006	140.00

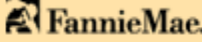
Tools

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Creating an Action Plan

Home Counselor TRAINING ONLINE



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Home Education Reports HUD-9902 Administration Resources 

Customer, Ken

Case File

Status Contact (Work) Income Debt Funds Case No.
202-852-6985 4,500.00 844.00 7,000.00 22










- Contact Information
- Summary
+ Client Intake
- Action Plan 
- Budget 
- Appointments
- Notes
- Reminders
- Classes
- HUD-9902 Services
+ Lending Center
- Case Funding
+ Print
- Change Case Counselor
- Case History

Action Plan [Add Barrier](#)

Action	Barrier Type	Recommended Action	Expected Duration	Actual Start Date	Actual End Date	Resolved
No Action Plan Barriers recorded.						

Action Plan Comment [Edit Comment](#)

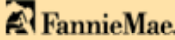
Tools

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Creating an Action Plan

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Home Education Reports HUD-9902 Administration Resources 

Customer, Ken **Tools**

Case File

Status	Contact (Work)	Income	Debt	Funds	Case No.
	202-852-6985	4,500.00	844.00	7,000.00	22

- Contact Information
- Summary
+ Client Intake
- Action Plan 
- Budget 
- Appointments
- Notes
- Reminders
- Classes
- HUD-9902 Services
+ Lending Center
- Case Funding
+ Print
- Change Case Counselor
- Case History

Action Plan [Add Barrier](#)

Action	Barrier Type	Recommended Action	Expected Duration	Actual Start Date	Actual End Date	Resolved
Barrier Details						
Barrier Type:*	<input type="text" value="Lack of Funds"/>	Resolved:	<input type="checkbox"/>			
Actual Start Date:	<input type="text" value="09"/> / <input type="text" value="01"/> / <input type="text" value="2006"/>					
Expected Duration:	<input type="text" value=""/> Years	<input type="text" value="6"/> Months				
Actual End Date:	<input type="text" value=""/> / <input type="text" value=""/> / <input type="text" value=""/>					
Recommended Action:	<input type="text" value="Budget class"/>					
Action Details:	<input type="text"/>					

[Save](#) [Cancel](#)

Reverse Mortgage Calculator

Home Counselor

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FannieMae.

Customer, Ken

Case File

- Contact Information
- Summary
- + Client Intake
- Action Plan
- Budget
- Appointments
- Notes
- Reminders
- Classes
- HUD-9902 Services
- + Lending Center
- Case Funding
- + Print
- Change Case Counselor
- Case History

Reverse Mortgage Calculator

Fannie Mae provides this calculator for informational purposes. Fannie Mae is not a lender or affiliated with any credit counselor or lender. Fannie Mae does not endorse any reverse mortgage product through the use of this calculator.

	Client 1	Client 2
First Name:*	Ken	
Last Name:*	Customer	
Date of Birth:*	7 / 2 / 1944	Age: 62

Property Information

Address 1: 1747 Pimmit Dr

Address 2:

City: Falls Church

State: Virginia

Zip Code: 22043 - 1116

County: Fairfax

Reverse Mortgage Parameters

Loan Information		Other Factors	
Closing Date:*	12 / 29 / 2006	First Year's Insurance & Taxes:	2,000.00
Property Value:*	250,000.00	Lien 1:	
<small>The closing date, closing costs, and property value are estimates. Closing dates may vary. The property value will be determined by an appraisal. These estimates should only be used to help understand the reverse mortgage product and whether a reverse mortgage is appropriate for the consumer.</small>		Lien 2:	
		Repairs:	
		Initial Cash Withdrawal:	

Automatically calculate other financed costs? * Please select...

Other Financed Costs are closing costs other than the Mortgage Insurance Premium and Origination Fees.

[How are closing costs calculated?](#)

	HECM Monthly	HECM Annual	Home Keeper®
Monthly Servicing Fee	35.00	30.00	30.00
Other Financed Costs*	3,125.00	3,125.00	3,125.00

Calculate

Tools

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Reverse Mortgage Calculator

Reverse Mortgage Estimates Detail View Summary			
	HECM Monthly	HECM Annual	Home Keeper®
Initial Interest Rate	6.57	8.17	8.625
Expected Interest Rate	6.27	7.87	8.625
Interest Rate Cap	16.57	13.17	20.625
Monthly Servicing Fee	35.00	30.00	30.00
Lending Limit	362,790.00	362,790.00	417,000.00
Lesser of Limit or Home Value	250,000.00	250,000.00	250,000.00
Original Principal Limit	133,750.00	95,250.00	42,890.00
Service Set-Aside	5,759.13	4,149.07	3,562.95
Closing Costs	13,125.00	13,125.00	8,125.00
Initial Mortgage Insurance Premium	5,000.00	5,000.00	N/A
Financed Origination Fee	5,000.00	5,000.00	5,000.00
Other Financed Costs	3,125.00	3,125.00	3,125.00
Net Principal Limit	114,865.87	77,975.93	31,202.05
First Year's Insurance & Taxes	2,000.00	2,000.00	2,000.00
Lien 1			
Lien 2			
Repairs			
Initial Cash Withdrawal			
Cash Available	112,865.87	75,975.93	29,202.05
Monthly Income Available	698.07	563.81	262.72
Creditline Available	112,865.87	75,975.93	29,202.05
Creditline Growth Rate	7.07	8.67	N/A
Creditline Value In 5 Years	160,559.22	117,021.54	29,202.05
Creditline Value In 10 Years	228,406.18	180,241.84	29,202.05

The values shown are estimates based, in part, on the information provided by the consumer or entered by the counselor. These estimates should only be used to help understand reverse mortgages and whether a reverse mortgage is appropriate for the consumer. These estimates may vary depending on various factors, such as which lender you choose, the actual closing date, and the appraised property value. This is not a loan, a loan application, or an offer to make a loan. Actual interest rates will vary by product and may change. In order to obtain a loan, the consumer must complete a loan application with a lender.

Budget Calculator

Customer, Ken
Tools

Case File	Status	Contact (Work)	Income	Debt	Funds	Case No.
		202-852-6985	4,500.00	844.00	7,000.00	22

- Contact Information
- Summary
- + Client Intake
- Action Plan
- Budget
- Appointments
- Notes
- Reminders
- Classes
- HUD-9902 Services
- + Lending Center
- Case Funding
- + Print
- Change Case Counselor
- Case History

Budgets
[Information](#)
Add Budget
En Español

Action	Budget Name	Last Modified
Edit Copy Delete	Generic Budget (created by Fannie Mae)	09/18/06
Edit Copy Delete	Generic Budget (created by Fannie Mae)	04/23/06

Resources

- [Average Food Costs](#)
- [Average Auto Costs](#)
- [Average Utility Costs](#)

Budget Calculator

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Home Education Reports HUD-9902 Administration Resources

Customer, Ken ⊗

Case File

Status Contact (Work) Income Debt Funds Case No.
202-852-6985 4,500.00 844.00 7,000.00 22

- Contact Information
- Summary
+ Client Intake
- Action Plan
+ Budget
- Budget
- Actuals
- Analysis
- Appointments
- Notes
- Reminders
- Classes
- HUD-9902 Services
+ Lending Center
- Case Funding
+ Print
- Change Case Counselor
- Case History

Income/Expense Analysis ? [Information](#) [En Español](#)

Budget Name: Generic Budget (created by Fannie Mae)

Income Bar Chart
 Expenses Pie Chart

[Analyze](#) [Close](#)

Tools

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Expense Analysis

Expense	Budget	Budget Percent
Installment loan payments/HILLSIDE BANK: 291443C81189	425.00	50.0
Lease payments/Honda Service Center	325.00	39.0
Revolving card payments/First Bank	94.00	11.0

[Print](#)



Questions and Answers

Registering Students for Classes

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Home Education Reports HUD-9902 Administration Resources 

Customer, Ken

Case File

- Contact Information
- Summary
- + Client Intake
- Action Plan 
- Budget 
- Appointments
- Notes
- Reminders
- Classes
- HUD-9902 Services
- + Lending Center
- Case Funding
- + Print
- Change Case Counselor
- Case History

Status	Contact (Work)	Income	Debt	Funds	Case No.
	202-852-6985	4,500.00	844.00	7,000.00	22

Classes [Register for Classes](#)

Action	Attended	Name	Class	Date	Start Time	Location
The Clients have not registered for any classes.						

Tools

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Registering Students for Classes

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Home Education Reports HUD-9902 Administration Resources

Customer, Ken ⊗

Case File

Status Contact (Work) Income Debt Funds Case No.
202-852-6985 4,500.00 844.00 7,000.00 22

- Contact Information
- Summary
- + Client Intake
- Action Plan
- Budget
- Appointments
- Notes
- Reminders
- Classes
- HUD-9902 Services
- + Lending Center
- Case Funding
- + Print
- Change Case Counselor
- Case History

Register Student Next Two Weeks

Select	Class	Date	Start Time	Duration	Instructor	Location	Enrollment
<input type="checkbox"/>	Homebuyer Education I	10/30/06	09:00AM	1h 30m	Jon Baines		0
<input type="checkbox"/>	Post-Purchase	11/01/06	09:00AM	1h	Jon Baines		0
<input type="checkbox"/>	Homebuyer Education I	11/06/06	09:00AM	1h 30m	Jon Baines		0
<input type="checkbox"/>	Post-Purchase	11/08/06	09:00AM	1h	Jon Baines		0

[Cancel](#) [Enroll](#)

Tools

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Registering Students for Classes

Customer, Ken ✕

Status	Contact (Work)	Income	Debt	Funds	Case No.
	202-852-6985	4,500.00	844.00	7,000.00	22

Classes **Register for Classes**

Action	Attended	Name	Class	Date	Start Time	Location
Drop Class Confirmation	<input checked="" type="checkbox"/>	Customer, Ken	Homebuyer Education I	10/30/06	09:00AM	

Save



Registering Students for Classes

Class Confirmation

David E. Johansen

You are scheduled to attend:

Class: Homebuyer Education I

Date: 10/30/2006

Time: 09:00AM to 10:30AM

Instructor: Jon Baines

Location:

Creating Reports

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Home Education Reports HUD-9902 Administration Resources 

Reports

- Report Catalog
- Custom Reports
- Saved Reports
- + Agency Management
- + Classes
- + Client
- + Credit
- + Home Purchase
- + Marketing/Outreach
- + Time Tracking

Report Catalog

Custom Reports



[Custom Reports](#) Creating and managing Custom Reports. [View Help](#)

Saved Reports

[Saved Reports](#) Viewing and managing Saved Reports. [View Help](#)

Report Name	Description	Report Sample/Help
Agency Management		
Action Plan	This report gives you a high level picture of the barriers to homeownership your clients are facing and whether there is any correlation between a particular barrier and race, ethnicity or income.	View Sample View Help
Case Transfer History	This report is designed to show the history of Case Files you have transferred to another agency.	View Sample View Help
Client List	This report provides you with the ability to generate a list of clients by specified criteria.	View Sample View Help
Counseling Summary	This report provides a snapshot of the status, type, and outcome of your clients, as well as where your clients fall in the mortgage readiness process.	View Sample View Help
Referral Sources	This report helps you find out what marketing outreach is bringing you the most clients.	View Sample View Help
Classes		
Student Enrollment	This report gives you the ability to track volume of enrollments, attendance, and no-shows across scheduled classes or workshops. You can run this report for a range of class or workshop dates.	View Sample View Help
Client		
Case Detail	This report provides a complete picture of the personal, demographic, financial, and credit information currently available on selected cases. You can choose whether you want to include all the data about your client or select just certain criteria.	View Sample View Help

Tools

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