

## Homebuyer Education



### Eden Council for Hope and Opportunity (ECHO)

Phone: 510-581-9380

[www.echofairhousing.org](http://www.echofairhousing.org)



### Money Management International Oakland

Phone: 800-308-2227

[www.moneymanagement.org](http://www.moneymanagement.org)



### Neighborhood Assistance Corporation of America (NACA)

Phone: 510-652-6622

[www.naca.com](http://www.naca.com)



### National CAPACD

Phone: 510-452-4800

[www.nationalcapacd.org](http://www.nationalcapacd.org)



### NID-HCA Carlisle

Phone: 510-268-9792

[www.makingyourhomeaffordable.org](http://www.makingyourhomeaffordable.org)



### Operation Hope, Inc.

Phone: 510-535-6700

[www.operationhope.org](http://www.operationhope.org)

Borrowers are no longer required to undergo pre-purchase counseling for many of the loan programs requiring mortgage insurance. However, homebuyers may still find such counseling useful, and studies show that loans to borrowers who have taken 8 hours of face-to-face homebuyer education perform better, benefiting both lenders and borrowers. There are a number of organizations in Oakland that offer HUD-approved housing counseling including those above and others found at [www.dianne-crosby.com/homebuyeredu](http://www.dianne-crosby.com/homebuyeredu)



*"A loan is more than just a purchase or refinance...*

*it's about the relationship."*



## Dianne Crosby