



## Southwest Economic Solutions

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### Payment Policy

The **Southwest Economic Solutions (SWES)** Payment Policy contains terms that apply to the use of various authorized Payment Methods. You can decide whether or not to use an authorized Payment Method. If you elect to use an authorized Payment Method, you accept and agree to the terms applicable to that Payment Method as described below, and your agreement to said terms is an integral part of your agreement with SWES.

#### Authorized Payment Methods

Credit card

**Limitations.** Depending upon your location and other factors, you may not be able to use one or more of the Authorized Payment Methods. SWES makes no guarantee that you will be able to use any one or more of the Authorized Payment Methods. Further, SWES reserves the right to restrict, including on an individual basis, access to Authorized Payment Methods if SWES suspects fraud, misuse, or abuse of any Authorized Payment Method.

**Policy Changes.** SWES reserves the right, at any time, to amend this Payment Policy, including the right to add or remove Authorized Payment Methods. If SWES removes an Authorized Payment Method, you will be provided with notice of such removal prior to the removal becoming effective for you, except where SWES is required by law or a third party such as the Authorized Payment Method Provider, to stop offering the payment method.

**Third Parties.** Some of the Authorized Payment Methods are controlled by third party providers. Authorized Payment Methods that are controlled by third party providers may be subject to additional terms and conditions, may be subject to change or restrictions beyond those listed here, and may be subject to fees or costs of use not listed here. If you choose to use an Authorized Payment Method that it controlled by a third party, it is your responsibility to ensure compliance with all associated terms and conditions of use of such Authorized Payment Method.

#### Fee Structure of Southwest Economic Solutions Services as of February 5, 2018 (prices are subject to change):

PROGRAM	SERVICE TYPE	FEE
Home Purchase	Intake/Document Collection Appointment (only required once per customer)	No fee to participants
	On-line Education: eHomeAmerica	\$99 per user log-in
	Monthly Homebuyer Education Workshops	Currently, no fee to participants.
	Pre-Purchase Individual Services	No fee to participants
Financial Capabilities	Intake/Document Collection Appointment (only required once per customer)	No fee to participants
	On-line Education: eHomeMoney	\$50 per user log-in
	Financial Workshops – including Homebuyer Prep, Credit Building and Credit Building for Veterans	No fee to participants
	One-on-one Financial Coaching	No fee to participants
Foreclosure Prevention	Hardest Hit Application	No fee to participants
	Foreclosure Education/Workshop	No fee to participants
	Foreclosure Intake	No fee to participants
	Foreclosure Individual Services	No fee to participants