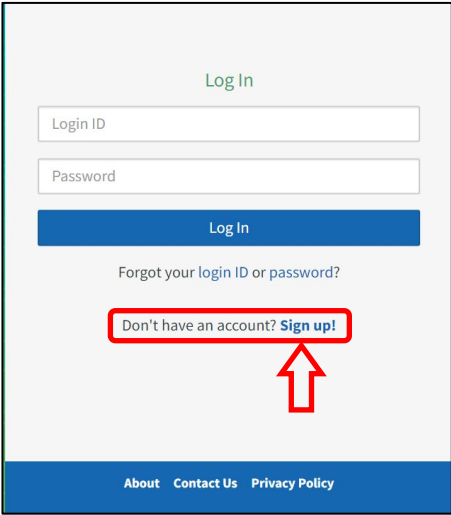
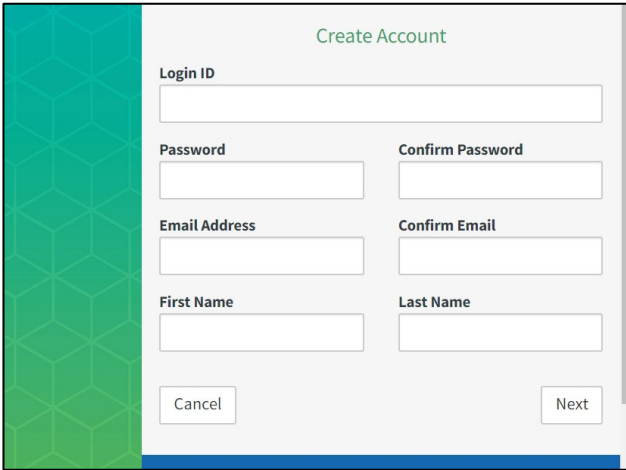
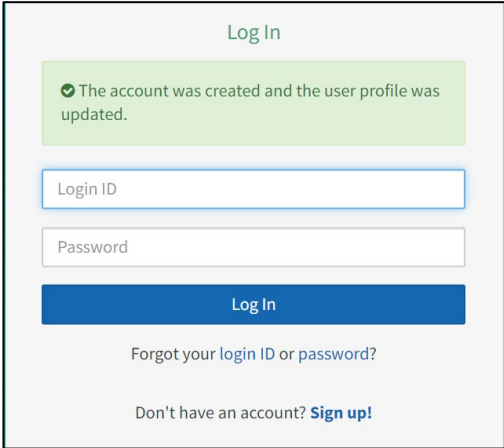
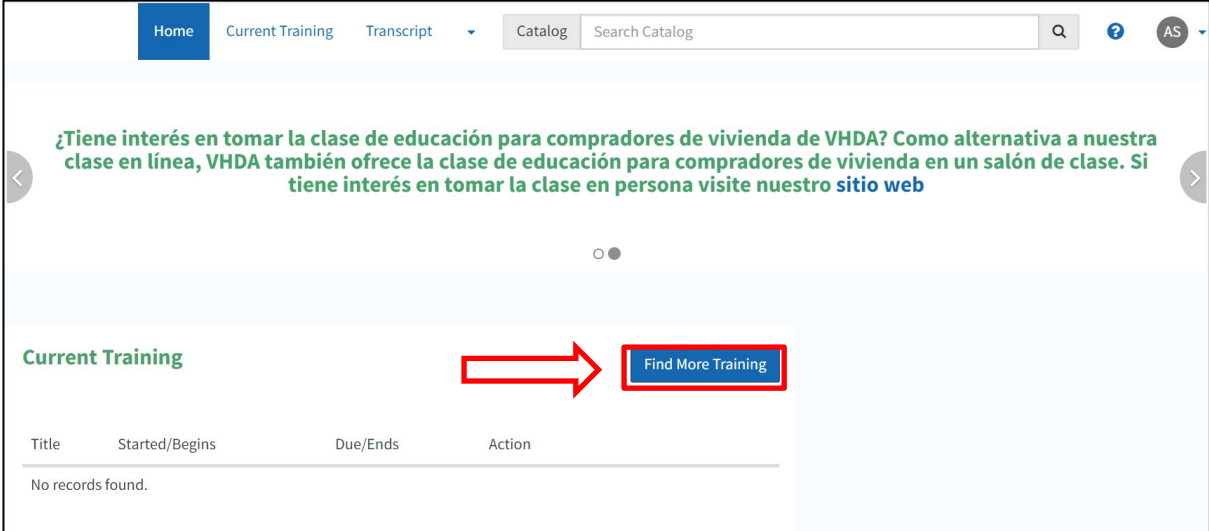


Registering for the Virginia Housing Learning Center

Purpose	Follow this procedure to register for the Virginia Housing Learning Center.
Additional Information	Your browser must allow pop-ups. Courses should be taken on a desktop or laptop computer with the Google Chrome browser. If using a smartphone, be sure to scroll to view pop-ups! If you have questions or need assistance, email consumereducation@virginiahousing.com .

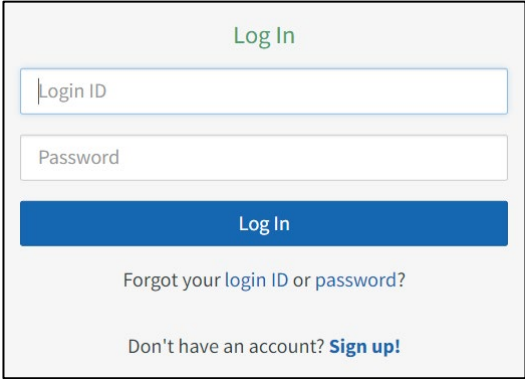
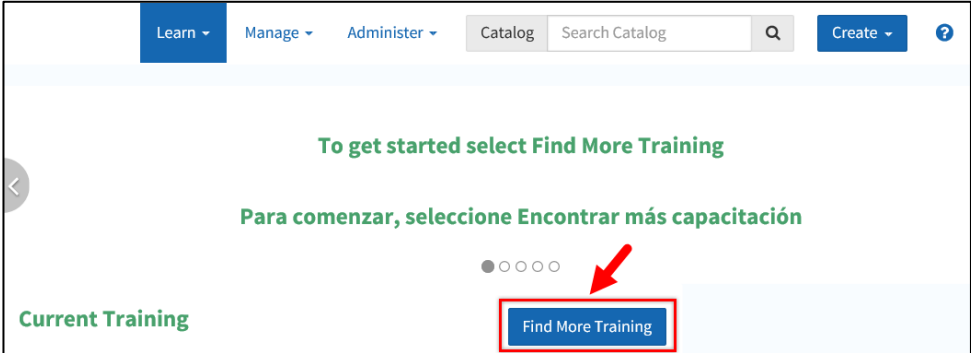
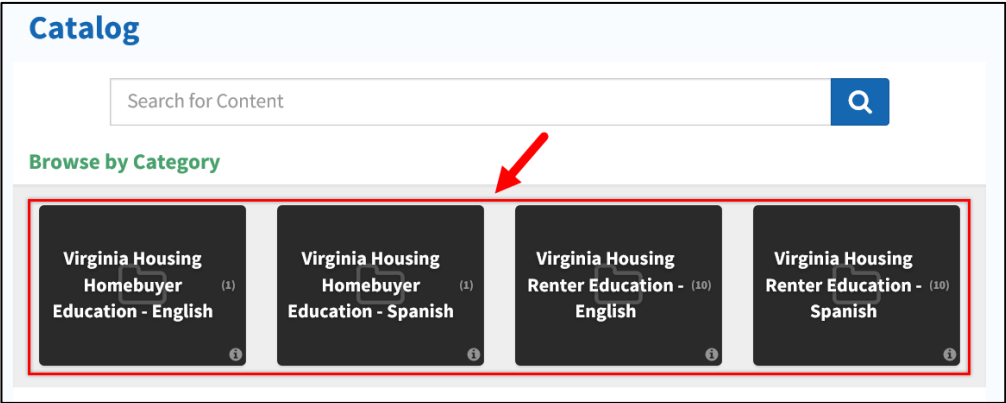
Step	Action
1	<p>The Virginia Housing Learning Center can be accessed at: https://vhdalearningcenter.mkscloud.com.</p> <p>To create a new account, click the “Sign Up!” link located under the blue “Log In” Button</p> 
2	<p>Enter your information into the fields. Any field marked with a red asterisk (*) is required.</p> <ul style="list-style-type: none"> • Each borrower that needs a certificate must create an account and take the course individually. • Enter your legal name used on the mortgage application. Virginia Housing cannot change names on certificates. • Password must be a minimum of 12 characters. 

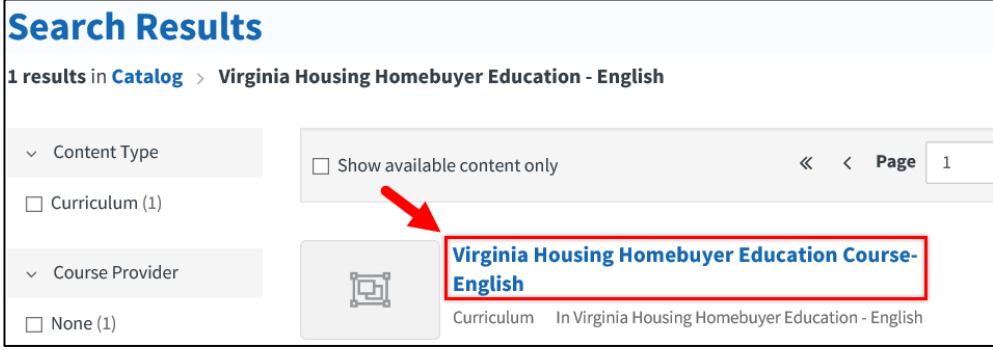
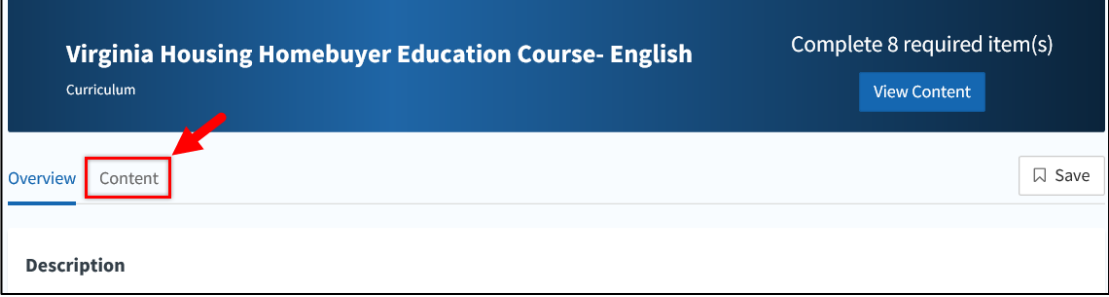
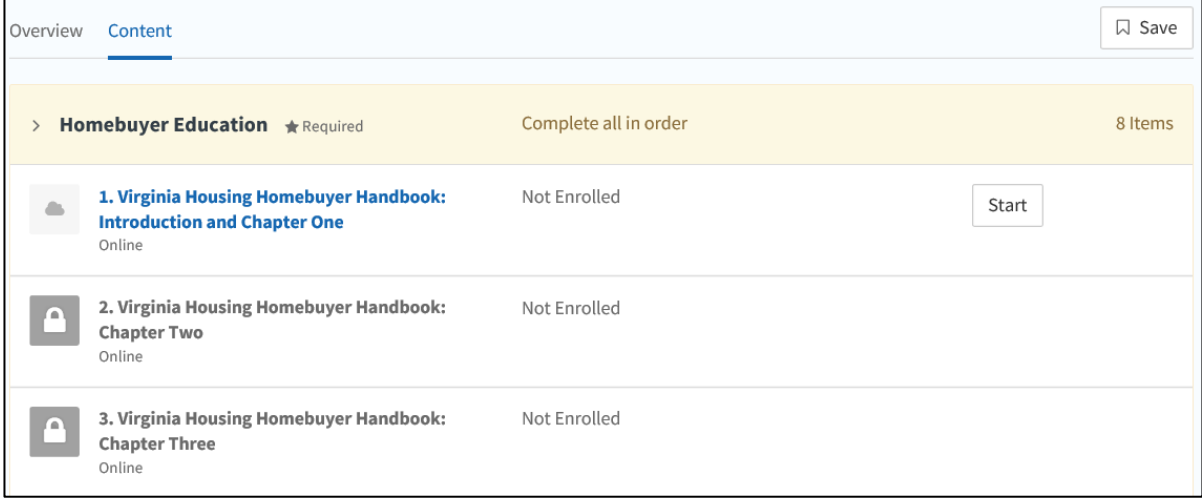
Step	Action
3	<p>Click Next to continue to complete the location and demographic information. Any field marked with a red asterisk (*) is required. In the Organizations list, select Consumer Education.</p> <p>If you do not want to provide demographic information (Age, Race, Ethnicity, Income), select Does not want to furnish.</p> <div data-bbox="607 323 1101 884" data-label="Form"> <p>The screenshot shows a 'Create Account' form with the following fields: <ul style="list-style-type: none"> * Organizations: A dropdown menu with 'Select Organizations' selected. Below it is a search box containing 'Search' and a list item 'Consumer Education'. * My State: A dropdown menu with 'SOUTH DAKOTA' selected. * Age: A dropdown menu with 'DOES NOT WANT TO FURNISH' selected. * Ethnicity: A dropdown menu with 'HISPANIC' selected. At the bottom of the form are links for 'About', 'Contact Us', and 'Privacy Policy'.</p> </div>
4	<p>Click Next, and continue to fill out demographic information. When completed, click Create.</p> <div data-bbox="198 978 563 1104" data-label="Text"> <p>“# of Records (per page)” determines how many items appear per page.</p> </div> <div data-bbox="589 963 1117 1478" data-label="Form"> <p>The screenshot shows a 'Create Account' form with the following fields: <ul style="list-style-type: none"> * Income: A dropdown menu with '30 - 49,999' selected. * My Phone: An empty text input field. * My City: An empty text input field. # of Records (per page): A dropdown menu. At the bottom of the form are buttons for 'Cancel', 'Back', and 'Create'.</p> </div>

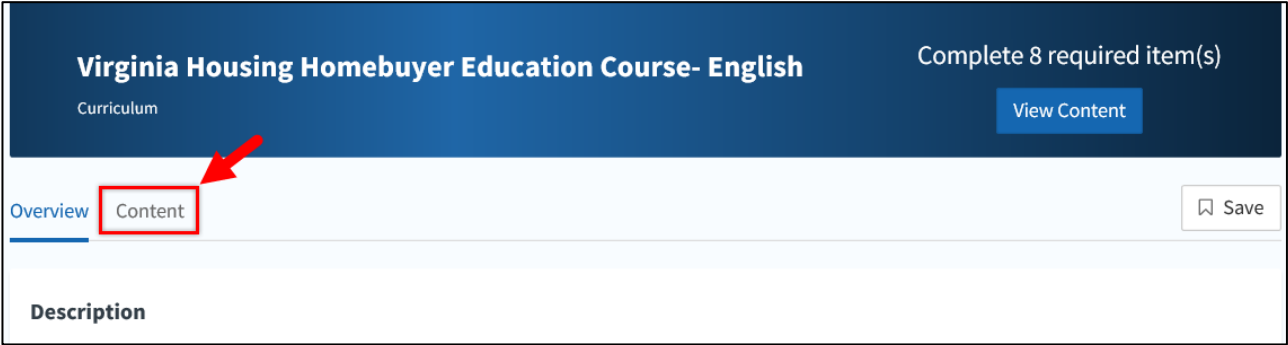
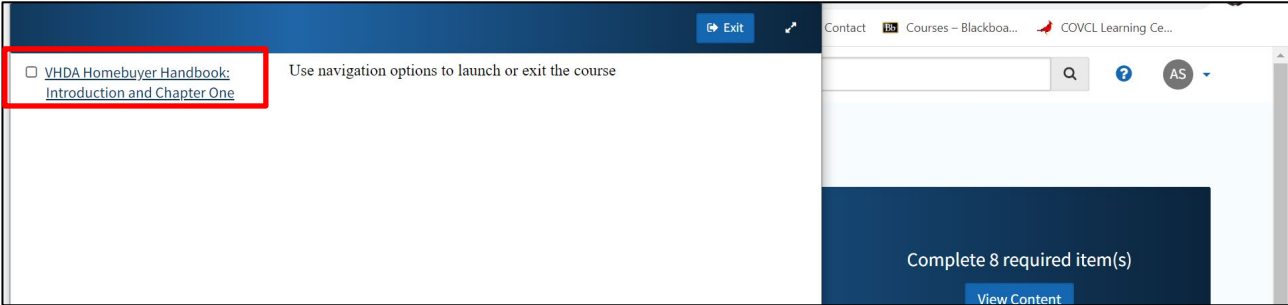
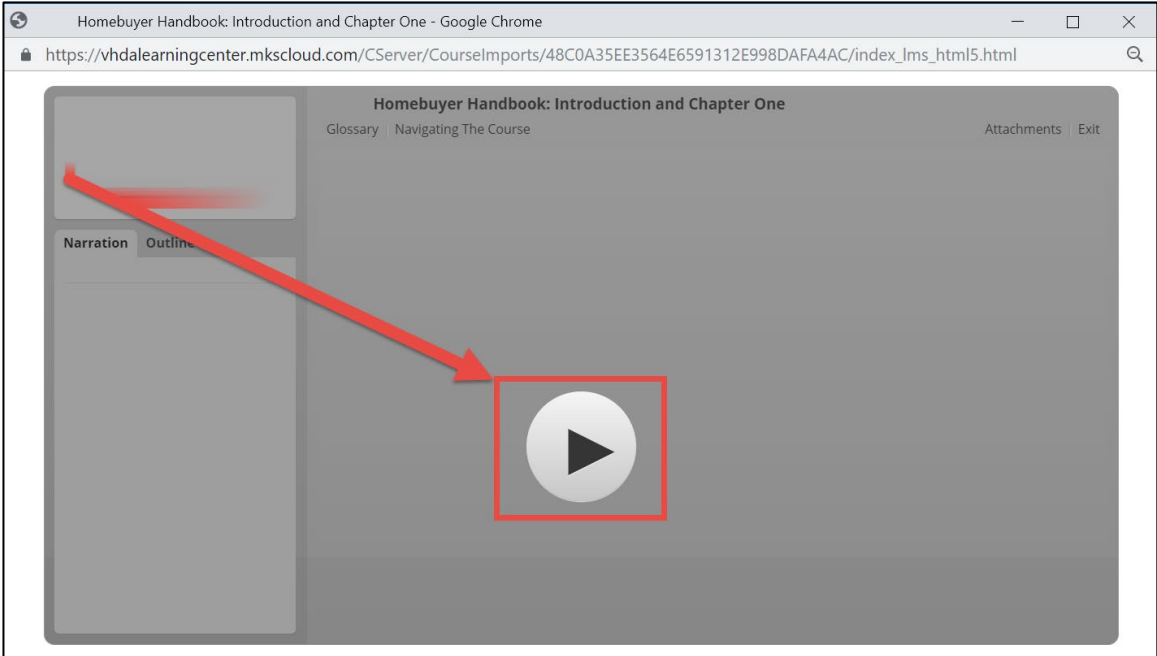
Step	Action
5	<p>A new login window will appear with a green confirmation bar indicating your account has been created. Enter your login information and click Log In.</p> 
6	<p>If registration was successful, you will be able to log in successfully and you will see a screen like the one below. Click the blue Find More Training button to continue to course enrollment.</p> 

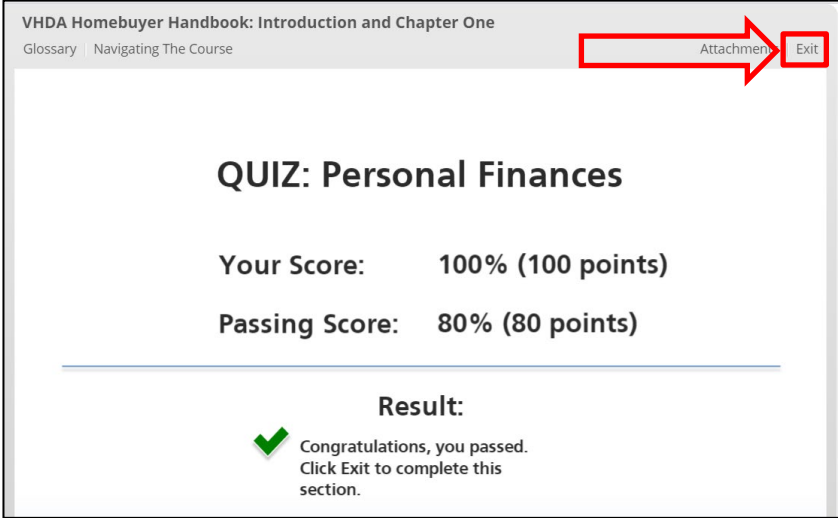
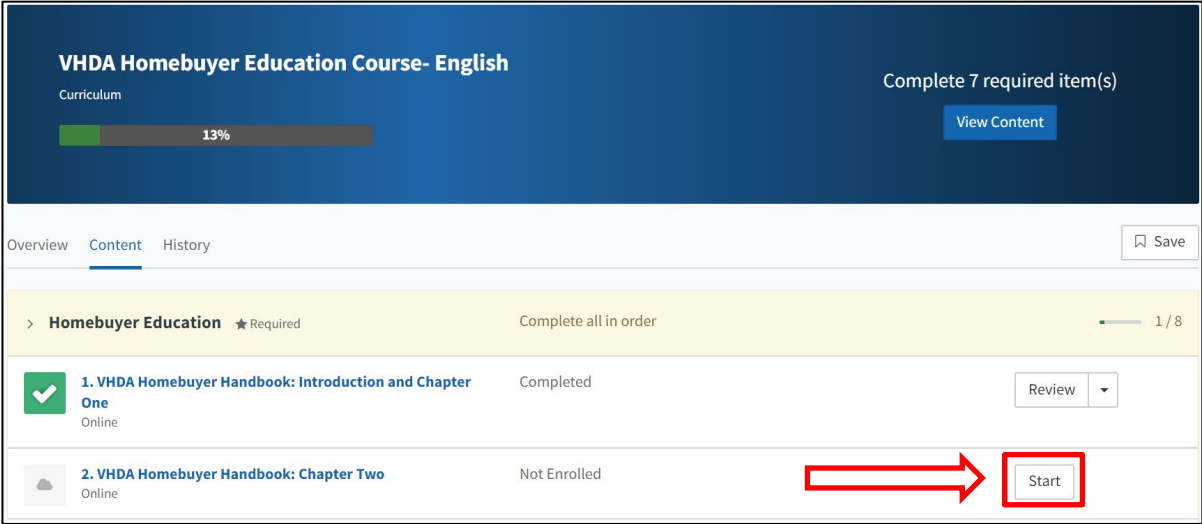
Enrolling in a Virginia Housing Online Course

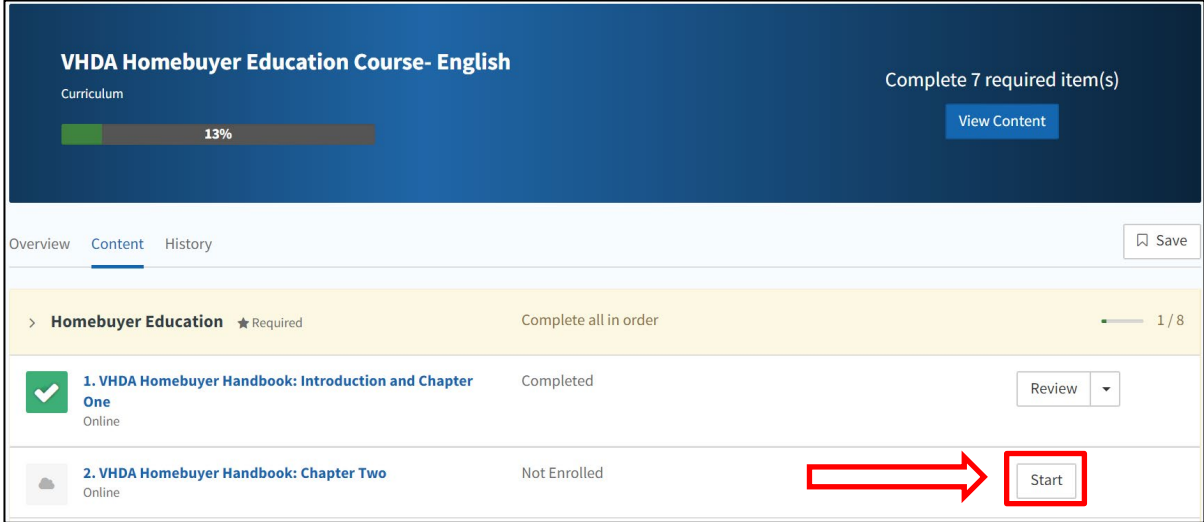
Purpose	Follow this procedure to enroll in a Virginia Housing online course.
Additional Information	Your browser must allow pop-ups. Courses should be taken on a desktop or laptop computer with the Google Chrome browser. If using a smartphone, be sure to scroll to view pop-ups! If you have questions or need assistance, email consumereducation@virginiahousing.com .

Step	Action
1	<p>The Virginia Housing Learning Center can be accessed at: https://vhdalearningcenter.mkscloud.com.</p> <p>Enter the Login ID and password you created when you registered for the course and click Log In.</p> 
2	<p>Once logged into your account, click the Find More Training button.</p> 
3	<p>On the next screen, click the course that you want to take.</p> 

Step	Action												
4	<p>On the next screen, click the course title.</p>  <p>The screenshot shows a search results page titled "Search Results" with "1 results in Catalog > Virginia Housing Homebuyer Education - English". On the left, there are filters for "Content Type" (Curriculum (1)) and "Course Provider" (None (1)). On the right, there is a checkbox for "Show available content only" and a "Page 1" indicator. A red box highlights the course title "Virginia Housing Homebuyer Education Course-English" and a red arrow points to it.</p>												
5	<p>When the course page opens, click Content.</p>  <p>The screenshot shows the course page header for "Virginia Housing Homebuyer Education Course- English" with the text "Curriculum" and "Complete 8 required item(s)". A blue "View Content" button is visible. Below the header, there are two tabs: "Overview" and "Content". The "Content" tab is highlighted with a red box and a red arrow points to it. A "Save" button is also visible on the right.</p>												
6	<p>Your course content will be displayed under a heading. If needed, click the heading to display all of the course's chapters or sections.</p>  <p>The screenshot shows the course content page with tabs for "Overview" and "Content". Under the "Content" tab, there is a heading "Homebuyer Education" with a star icon and the text "Required", "Complete all in order", and "8 Items". Below the heading, there is a list of three chapters:</p> <table border="1"> <thead> <tr> <th>Chapter</th> <th>Status</th> <th>Action</th> </tr> </thead> <tbody> <tr> <td>1. Virginia Housing Homebuyer Handbook: Introduction and Chapter One Online</td> <td>Not Enrolled</td> <td>Start</td> </tr> <tr> <td>2. Virginia Housing Homebuyer Handbook: Chapter Two Online</td> <td>Not Enrolled</td> <td></td> </tr> <tr> <td>3. Virginia Housing Homebuyer Handbook: Chapter Three Online</td> <td>Not Enrolled</td> <td></td> </tr> </tbody> </table>	Chapter	Status	Action	1. Virginia Housing Homebuyer Handbook: Introduction and Chapter One Online	Not Enrolled	Start	2. Virginia Housing Homebuyer Handbook: Chapter Two Online	Not Enrolled		3. Virginia Housing Homebuyer Handbook: Chapter Three Online	Not Enrolled	
Chapter	Status	Action											
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3. Virginia Housing Homebuyer Handbook: Chapter Three Online	Not Enrolled												

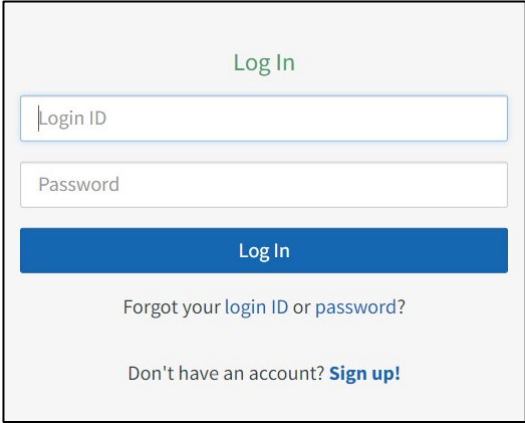
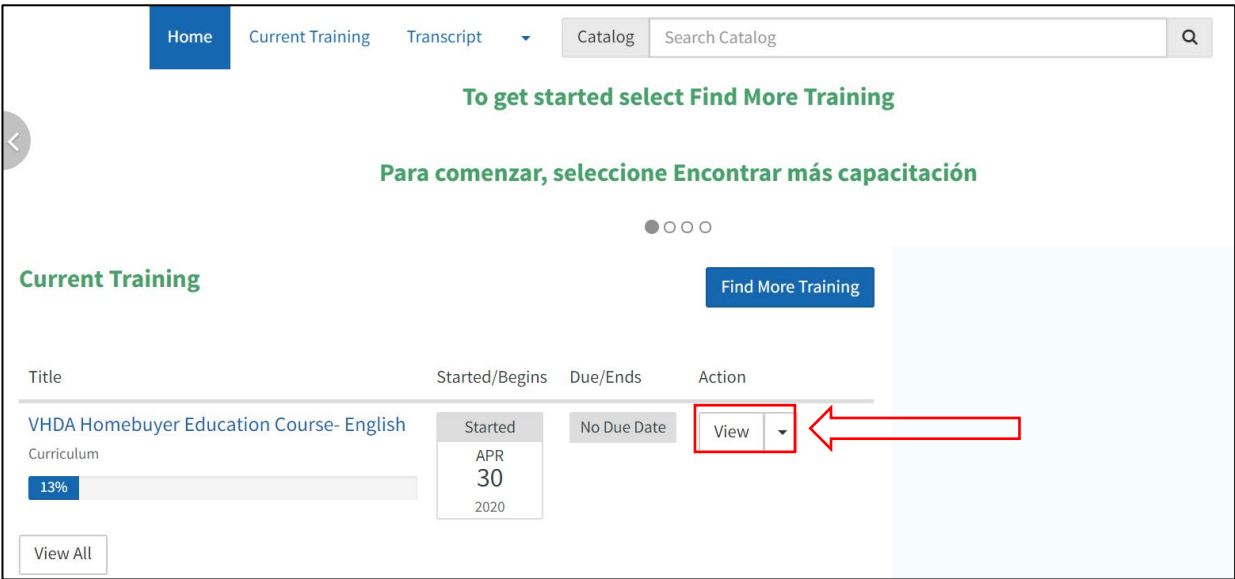
Step	Action
7	<p>Some courses may require you to complete the chapters in order, and you must complete each chapter before enrolling in the next. Others may allow you to complete chapters or sections in any order, or may be just a single module of content.</p> <p>Click the Start button to the right of a chapter/section title to launch that module.</p> 
8	<p>A pop-up window will open. If the window does not open, check that pop-ups are enabled and you are accessing the course through Google Chrome.</p> <p>Click the chapter title near the top left of this new window.</p> 
9	<p>On the next window that opens, click the Play button in the middle of the screen. The chapter will begin playing.</p> 

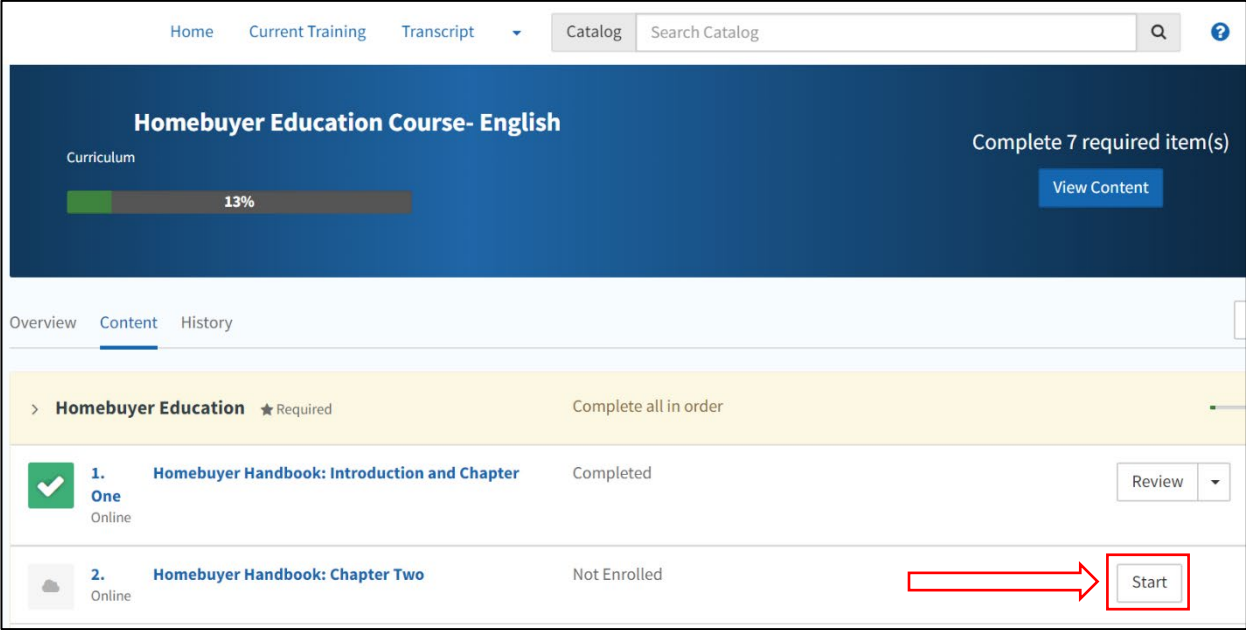
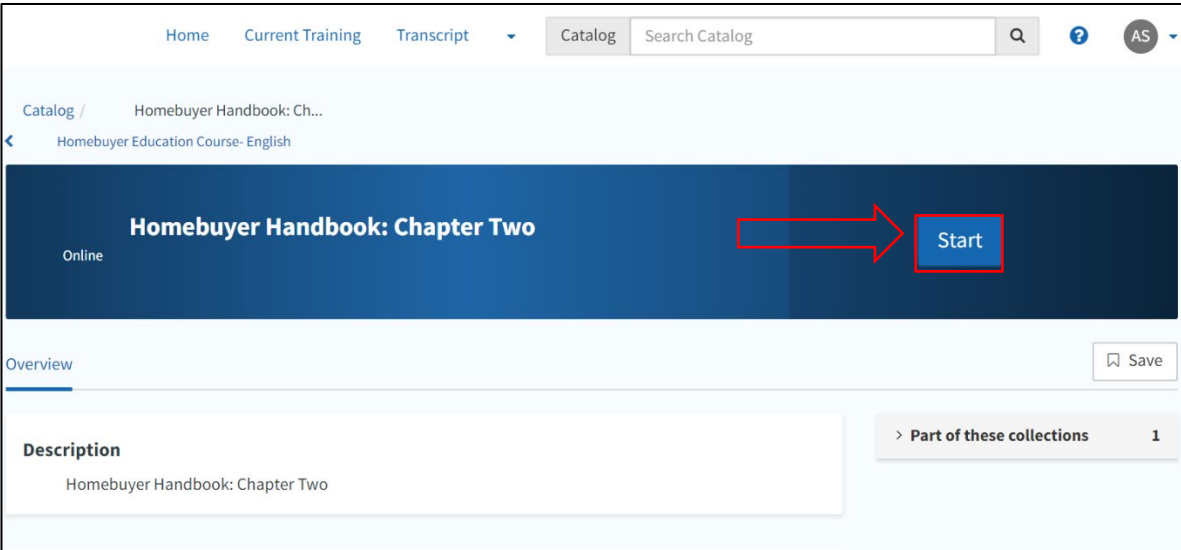

Step	Action
<p>10</p>	<p>Once you have completed the chapter, click Exit in the upper right corner of the course window. This will close the window.</p> <p>Note: If you receive a score lower than 80 on any quiz, you will have to retake the quiz.</p> 
<p>11</p>	<p>To start the next chapter, return to the list of chapters. There will be a green checkmark next to each chapter you have completed, and the next chapter for you to enroll in will have a Start button next to it.</p> <p>Click the Start button to begin the next chapter.</p> 
<p>12</p>	<p>Complete steps 6-11 for all chapters of the course.</p> <p>If you need to take a break and log out of the course, the course will save your progress as long as you follow the steps listed above.</p>

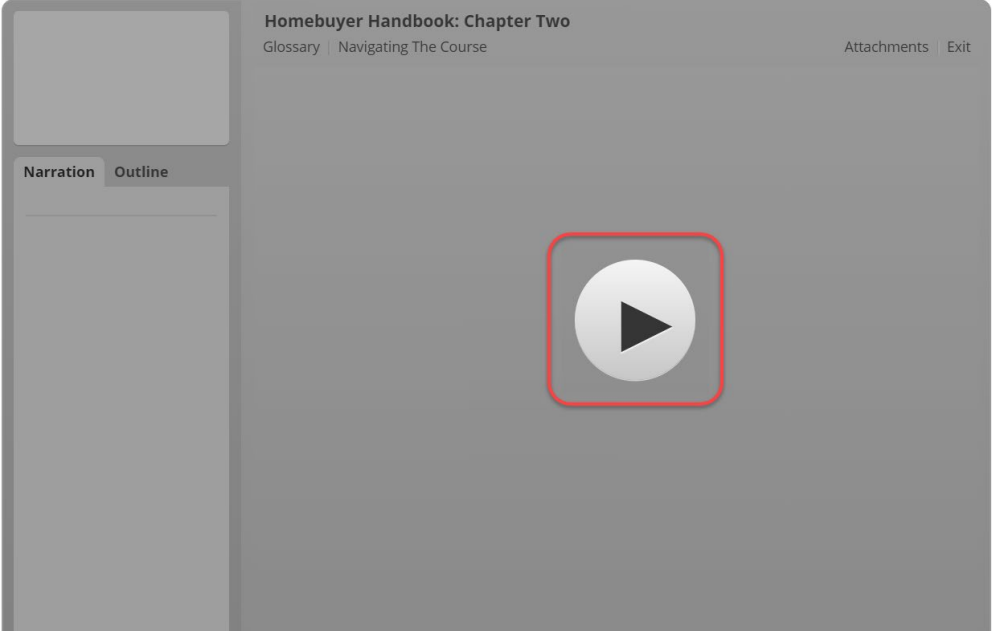
Step	Action
<p>11</p>	<p>To start the next chapter, return to the list of chapters. There will be a green checkmark next to each chapter you have completed, and the next chapter for you to enroll in will have a Start button next to it.</p> <p>Click the Start button to begin the next chapter.</p> 
<p>12</p>	<p>Complete steps 6-11 for all chapters of the course.</p> <p>If you need to take a break and log out of the course, the course will save your progress as long as you follow the steps listed above.</p>

Re-entering a Virginia Housing Online Course

Purpose	If you are logging back into a course to continue after taking a break, follow the steps below to re-enter the course.
Additional Information	Your browser must allow pop-ups. Courses should be taken on a desktop or laptop computer with the Google Chrome browser. If using a smartphone, be sure to scroll to view pop-ups! If you have questions or need assistance, email consumereducation@virginiahousing.com .

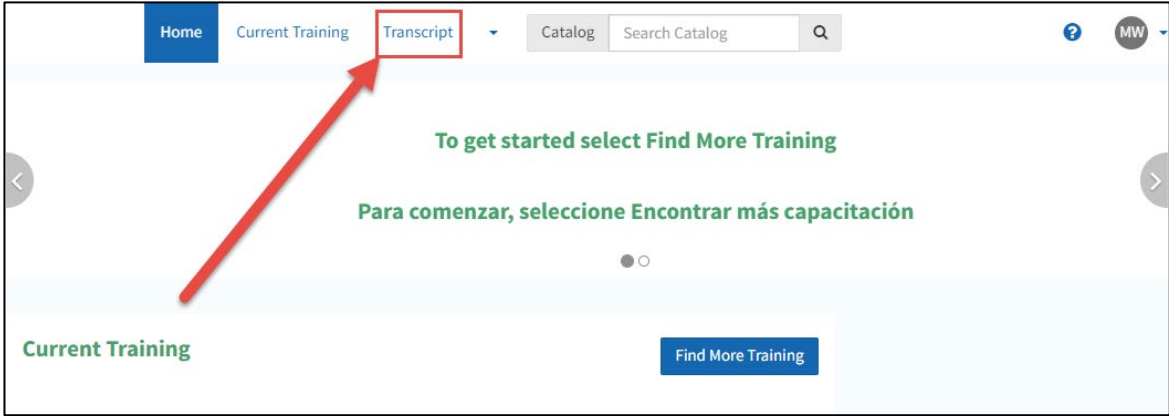
Step	Action
1	<p>The Virginia Housing Learning Center can be accessed at: https://vhdalearningcenter.mksccloud.com.</p> <p>Enter the Login ID and password you created when you registered for the course and click Log In.</p> 
2	<p>The course you are registered for and the individual chapters you have taken will be listed under Current Training. Click the View button for the course you have been taking.</p> 

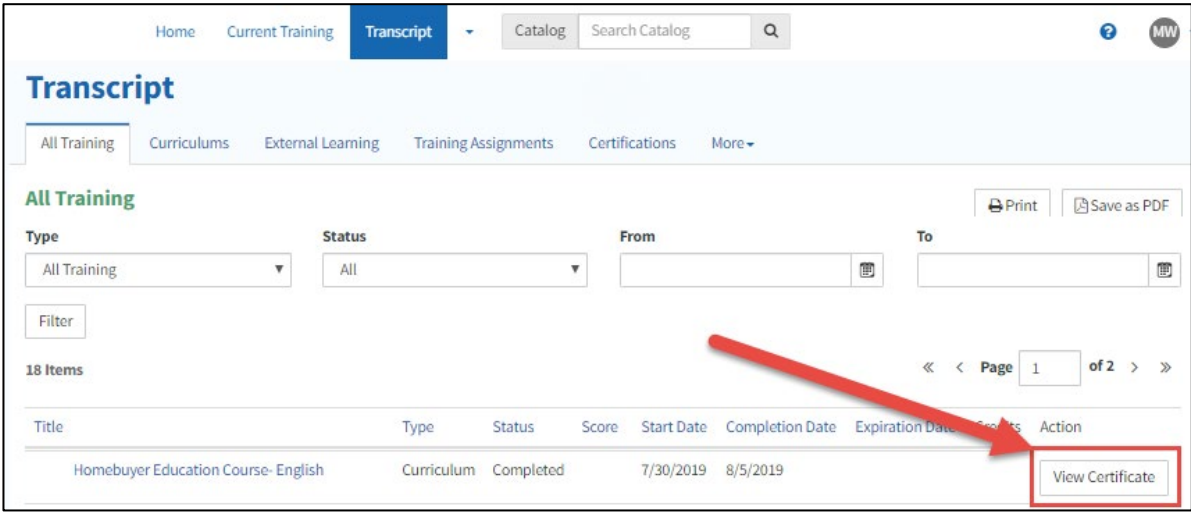
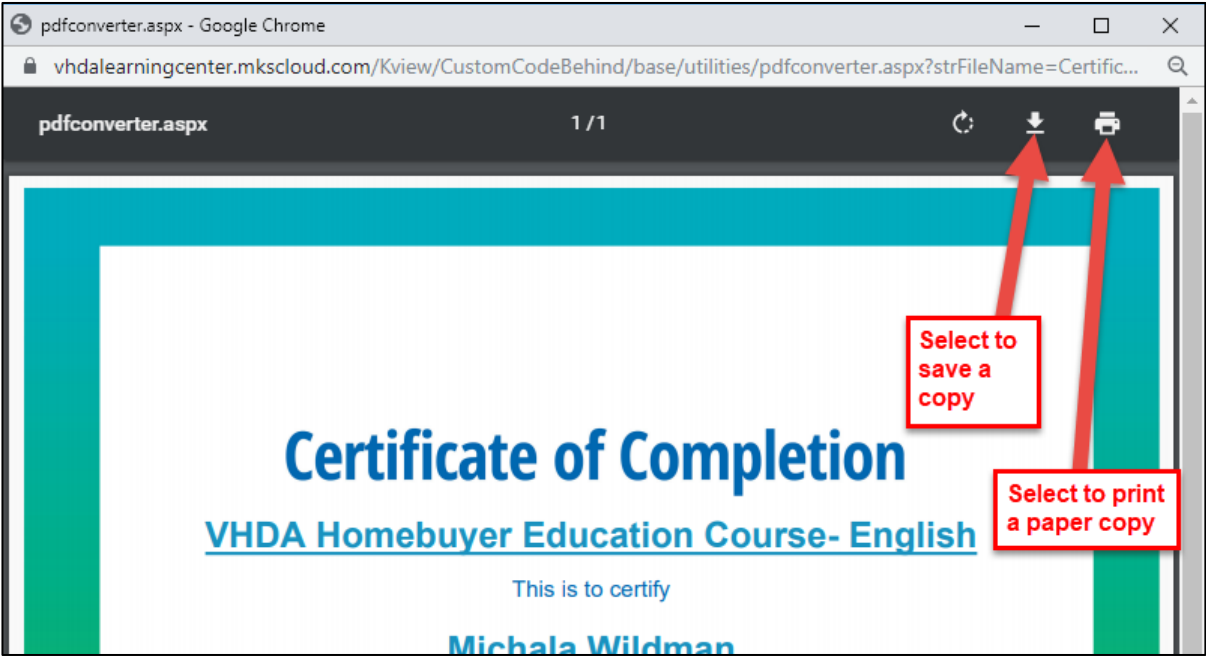
Step	Action
<p>3</p>	<p>You will be returned to the list of chapters. There will be a green checkmark next to each chapter you have completed, and the next chapter for you to enroll in will have a Start button next to it. If you left off in the middle of a chapter, it will be highlighted in blue and have a Continue button instead of a Start button.</p> <p>Click either the Start button to begin the next chapter, or the Continue button to continue the chapter you left incomplete.</p> 
<p>4</p>	<p>A new page will open for the chapter you are beginning. Select Start.</p> 
<p>5</p>	<p>Select the checkbox in the top left corner of the new screen. If the pop-up does not appear, check that your pop-ups are enabled.</p> 

Step	Action
6	<p>To start a new chapter from the beginning, click the Play button in the middle of the screen on the next window. The chapter will begin playing.</p>  <p>The screenshot shows a web player interface. At the top, it says "Homebuyer Handbook: Chapter Two". Below that, there are links for "Glossary" and "Navigating The Course". In the top right corner, there are links for "Attachments" and "Exit". On the left side, there is a sidebar with two tabs: "Narration" and "Outline". The "Narration" tab is selected. In the center of the main content area, there is a large play button icon (a black triangle pointing right inside a white circle) which is highlighted by a red square. The background of the player is a light gray color.</p>

Saving or Printing Your Virginia Housing Online Course Certificate

Purpose	Follow this procedure to save and/or print your certificate for a Virginia Housing Online Education Course.
Additional Information	Your browser must allow pop-ups. Courses should be taken on a desktop or laptop computer with the Google Chrome browser. If using a smartphone, be sure to scroll to view pop-ups! If you have questions or need assistance, email consumereducation@virginiahousing.com .

Step	Action
1	<p>The Virginia Housing Learning Center can be accessed at: https://vhdalearningcenter.mkscloud.com.</p> <p>Enter the Login ID and password you created when you registered for the course and click Log In.</p> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px auto; width: 300px;"> <p style="text-align: center; color: #4CAF50;">Log In</p> <div style="margin-bottom: 5px;"><input type="text" value="Login ID"/></div> <div style="margin-bottom: 5px;"><input type="password" value="Password"/></div> <div style="background-color: #0070C0; color: white; text-align: center; padding: 5px; margin-bottom: 5px;">Log In</div> <p style="text-align: center; font-size: small;">Forgot your login ID or password?</p> <p style="text-align: center; font-size: small;">Don't have an account? Sign up!</p> </div>
2	<p>Once logged into your account, click Transcript at the top of the screen.</p> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px auto; width: 80%;">  </div>

Step	Action
<p>3</p>	<p>On the next screen, a list of your completed classes will be shown. If you have taken several courses through Virginia Housing, you may have more than one page of completed courses listed.</p> <p>Click View Certificate to open the certificate for the desired course.</p>  <p>The screenshot shows the 'Transcript' page with a table of completed courses. The first row is 'Homebuyer Education Course- English' with a 'View Certificate' button highlighted in a red box. A red arrow points from the text above to this button.</p>
<p>4</p>	<p>The certificate will open in a new window.</p> <p>If you want to print the certificate, click the printer icon.</p> <p>If you want to save a copy of the certificate to your computer, click the arrow icon.</p>  <p>The screenshot shows a browser window displaying a 'Certificate of Completion' for 'VHDA Homebuyer Education Course- English'. The certificate is signed by 'Michala Wildman'. In the browser toolbar, a red arrow points to the download icon with a callout box that says 'Select to save a copy', and another red arrow points to the print icon with a callout box that says 'Select to print a paper copy'.</p>
<p>5</p>	<p>Homebuyer Education students should provide your certificate to your lender to be included in your mortgage application file.</p>
<p>6</p>	<p>If you have completed the course but there is no certificate available on the transcript page, please email consumereducation@virginiahousing.com for assistance.</p>