

Finding Her Happily Ever After





HOMEOWNERSHIP

Homeowners describe having “that feeling” when they walk into their future home. That feeling of knowing this is the one. For three years, Dana Schmitt of Altoona, and her father, scoured the area to find the perfect place for Dana to call home. Then, sadly, in October 2013 Dana’s father passed away.

“I was going to give up looking for awhile until I saw my home for sale on the way to the store one day,” explains Dana.

As if fate stepped in, Dana walked into the house and knew instantly that it was the one for her. Since Dana’s father taught her the important things to consider when looking at a home, she was confident that she found her ideal place. What she needed next was a helping hand to guide her through the mortgage process.



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“The process with PHFA could not have been more streamlined.” Dana said, “PHFA offered me a mortgage with no PMI [private mortgage insurance] and a payment lower than the rent I was paying!”

For people who are ready for the responsibilities of homeownership, buying that first home gives them the opportunity to gain equity in their property. Over time, that can help a family’s finances. Plus it provides the pride that comes with owning a home.



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Dana explains that owning a home makes her feel better about herself because she is paying toward something that is hers.

“Owning my own home has improved my life in ways I didn’t know it could. I am happier and more confident than ever. Also, with the lower payments, I’m even saving money!”

With helpful tips from her father, Dana’s determined searching efforts, plus PHFA’s affordable mortgage, equaled the perfect formula for Dana to purchase her dream home. Dana put the hard work into finding her safe haven, and we think her Dad would be proud.