Christine Vega-Perez, who at the time was 23 and single.

A graduate of Bloomsburg University and a registered nurse, Christine found employment in Reading. At first, she lived with her parents in Bethlehem and made the daily commute to work. But before long, she started looking for her own place closer to her job.

She was raised in the Lehigh Valley.

Fresh out of college, Christine initially assumed she would rent her first place because buying a home was simply out of reach. But her dad encouraged her to explore the housing market, prompting her to do more research.

Christine connected with Jeff Martin, a real estate agent with Century 21. He encouraged her to take a free homebuyer course offered through Neighborhood Housing Services of Greater Berks, which is supported, in part, by PHFA. Then he helped her by providing lists of available homes in her target neighborhoods. He also told her about the affordable mortgages available from PHFA. Christine got pre-approved through Fulton Mortgage, a PHFA-approved lender.

Since becoming a homeowner, Christine has achieved a few other milestones. She married Steven Perez in 2015 and met his family on their honeymoon in the Dominican Republic. They added a dog to the family, Apollo, a brindle pit bull. Plus she completed her master’s degree and is now a certified rehabilitation registered nurse.

A key advantage of her affordable PHFA home loan is that it doesn’t constrain her finances, so she can pursue other life goals.

Her advice for others: “I think the main thing is, don’t think of owning a home as a far-fetched dream, because it really can be a reality.”

“When I was looking at apartments, I realized that buying a house was the smarter choice financially.”

—Christine Vega-Perez, who became a homeowner at age 23.