

I always wanted to have a house but never thought I could own one since I couldn't save enough for a down payment. Every time I even had a little saved something would come up. I figured I'd be renting for a long time. I thought I'd have to be married and have a dual income to afford a house. After renting for 3 years my landlord offered to sell me the house I was renting. I didn't think I could afford it - I barely had \$1,000 saved. I talked to a realtor and a mortgage company and was approved and was told about some programs that help with down payments and closing costs. I make medium income which means I make too much for some programs and not enough to have the money already. I was able to get seller's assistance and PHFA came through with my down payment loan. I now pay about the same amount per month as a homeowner as I did as a renter. I feel so accomplished and proud of myself to have purchased a home on my own.

Patience, Exton

