

June is:

National Homeownership Month!

Join us as we present "The Path to Homeownership" series on the homebuying process. Each 45-minute live session is **free** and offered at 12:00pm and 6:00pm.

Attend all six sessions and you will earn a PHFA Homebuyer Certificate that can be used to meet the homebuyer education requirement for most PHFA loans.*

Questions? Email: hzugay@phfa.org.

KICK OFF: So, You're Thinking About Homeownership!

This session will provide an overview of the process, pros and cons of homeownership, cost breakdown, and home buying services involved. We will also present questions to help you determine if you are ready.

Monday, June 7, 2021

Be a Ready Homebuyer-Know Your Money!

This session will discuss sound money management, saving strategies, qualifying for and improving credit and the four factors of finance. We will also talk about mortgage affordability and the pre-approval process.

Wednesday, June 9, 2021

Mortgage Loans 101

This session will provide an overview of lenders, type of mortgage loans, rate options, fees, escrow, amortization and more mortgage loan terminology for making a good choice.

Monday, June 14, 2021

Finding "The One"

Find out where to find real estate listings, working with a real estate agent, the Consumer Notice, and seller's disclosure. We will also discuss assessing your housing needs and making an offer.

Wednesday, June 16, 2021

Sales Agreement Accepted: Now What?

Time is of the essence, making a formal mortgage application, scheduling a home inspection, securing homeowner's insurance and getting to the closing table.

Monday, June 21, 2021

The Closing Table, Getting the Keys, and Life as a Homeowner!

This session will describe what happens at the closing table, the documentation, certified funds requirement, and finally getting the keys. We will also discuss resources available to prevent foreclosure.

Wednesday, June 23, 2021

**Only valid for the Keystone Home Loan and K-Gov programs, with or without down payment and/or closing cost assistance.*