

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: pwwashington@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 13, 2022

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 15, 2022

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 20, 2022

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 22, 2022

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 27, 2022

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 29, 2022

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