

Program

Session I -

“How Do I Know if I am Ready to Buy a home”

Session II –

“Reviewing and Restoring Your Credit”

Session III –

“Budgeting Your Finances”

Session IV –

“Key Factors When Preparing to Buy a Home”

Session V –

“The Home Buying Team”

Session VI –

“Home Inspections, Maintenance, and Upkeep of a Home”

The Amos Network of Lafayette County First Time Homebuyer Education Program



“How do I know if I am ready to buy a home?”

Contact:

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What is the purpose of this course?

The purpose of this course is to familiarize you to the process of home ownership. After this course you should have gained very important knowledge about good financial practices, even if you decide not to buy your home at this time.

What is this course going to cover?

The course is going to cover: Pro's and cons of Renting vs. Owning a Home, Importance of Good Credit, How to Budget and Save, Key Factors When Preparing to Buy a Home, and Home Inspections and Upkeep of Your House.

How will this course benefit me?

After this course you should have an Understanding of the home buying process. You will be able to budget your finances and you will have the tools to improve your credit.

For those who complete the course and obtain a pre-qualified loan, additional assistance in finding a home to purchase will be offered.

Who can attend the course?

The course is designed for the first time home buyer regardless of their family size or income amount. The cost for the course is \$10.00 to anyone interested in the home buying process. Any interested first time homebuyer may contact: Janice F. Carr at 662.380.0662 or email her at: jflegal@bellsouth.net.

“How Do I Know If I Am Ready to Buy A Home?”

- ❖ Do I have a steady income? Have I been employed on a regular basis for the last 2-3 years? Is my current income reliable?
- ❖ Do I have a good record of paying my bills?
- ❖ Do I have a few outstanding long-term debts, like car payments?
- ❖ Do I have money saved for a down payment?
- ❖ Do I have the money to pay the mortgage every month, plus additional costs?

If you can answer “yes” to any of these questions, you are probably ready to buy your own home now and this training will help you to move toward that dream. If you answered “no” to any of these questions then this training will help to identify which areas you need to work on to move toward that dream..

How long is the course?

The course is designed to be approximately 12 hours of instruction to be held on two Saturdays. Certificates will be awarded to each participant at the successful completion of all sessions and assigned course work.

Will there be professionals available to answer questions I have about home buying?

Professionals, of the home buying process, will be available to answer any questions you may have. Guests may include: Lenders, Escrow Officers, Title Insurance Officers, Housing Inspectors, Credit Counselor, Lawyer, Real Estate Agent, and Insurance Agent.