

What is the purpose of this course?

The purpose of this course is to educate potential homebuyers in the process of home ownership. After the course participants should have gained very important knowledge about good financial practices, even if homeownership is not immediate.

What is this course going to cover?

The course will cover: The 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 a home.

How will this course benefit me?

After this course, the participants will have an understanding of the home buying process. The participants will understand budgeting and have the necessary tools to improve their credit and how to maintain a good credit history.

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 potential home buyers and anyone who wants to gain knowledge in understanding credit, budgeting, maintenance of a home and other valuable information.

For more information contact: Janice F. Carr at 662.380.0662 or email: jfclegal@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 hour long presented in two 6 hours Saturday sessions.

Certificates will be awarded to each participant upon the successful completion of both sessions and assigned course work.

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

Members from the “Home Buying Team” are available to answer questions you may have. The team may include: Lenders, Housing Inspectors, Appraisers, Credit Counselor, Real Estate Attorney, Real Estate Agent, and Insurance Agent.

Is there individual counseling available?

One-on-one counseling service is available in pre-purchase, post-purchase, credit repair, budgeting, rental, and foreclosure. These counseling sessions are by appointment only. You may call 662.380.0662 or 662.231.1499 to schedule an appointment.