

HOMEBUYER EDUCATION

Homebuyer Education Courses are offered to all interested persons who are considering buying a home. This course will provide you with all the information you need to become a successful homebuyer.



A decent home for every family.

Realizing the American Dream



Neighbors Of Watertown, Inc.

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Watertown, NY 13601

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HOMEBUYER EDUCATION COURSES

Neighbors Of Watertown, Inc.



Call today for the next
available class

Tel: 315-782-8497

HOMEBUYER ED

Neighbors Of Watertown, Inc. is pleased to offer homebuyer education courses. Courses are available either as a full day class on Saturday or a series of evenings. Courses are scheduled four times a year, more often if there is demand.



Underwritten in part by:
Northern New York
Community Foundation

Course Objectives

- Raise interest in home ownership.
- Develop homebuyers who are able to manage finances wisely.
- Develop homebuyers who are able to establish and maintain good credit.
 - Help buyers select appropriate affordable financing.
 - Assist buyers in selecting a home and making purchase offers.
- Develop homeowners who can handle ongoing responsibilities of home ownership.

Create successful first time homebuyers!

Topics Covered

- ☞ Are you ready to buy a home?
 - How much you can afford
 - Steps in buying a home
 - Your homebuying team
- ☞ Managing you money
 - Making a spending plan
 - Setting goals
 - Importance of savings

☞ Understanding Credit

- What is credit
- Credit report & credit scores
- Non-traditional credit history

☞ Choosing a mortgage

- 4 C's of credit
- Types of mortgages
- Mortgage terms & definitions

☞ Shopping for a home

- Finding the right neighborhood
- Finding your dream house
- Purchase & closing

☞ Keeping your home

- Protecting your investment



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