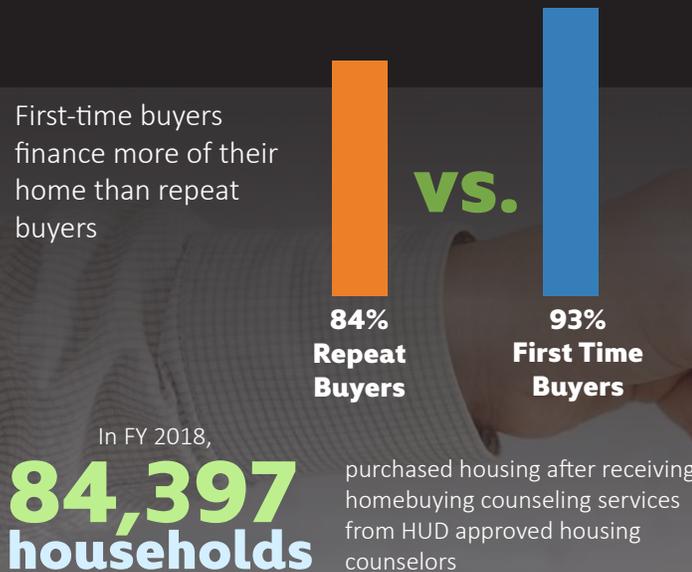




FIRST TIME HOMEBUYER

DID YOU KNOW?

First-time buyers made up **33%** of all home buyers in 2018, **down** from **34%** in 2017



TOP 5 BENEFITS OF FIRST TIME HOMEBUYER COUNSELING

- 01 Determine if homeownership is right for you
- 02 Discover how much house you can afford
- 03 Understand your credit score
- 04 Save for a down payment
- 05 Choose from affordable mortgage options

FIRST TIME HOMEBUYER COUNSELING WORKS

Housing counseling leads to positive results by reducing mortgage delinquency up to 50%.

Buying your first home can be overwhelming. Housing counseling can help you individualize your home buying options, empowering you to make informed decisions and significantly improve your home buying success.

Housing counseling will help you determine what you can afford and teach you how to sustain your home for the long term.