

Private Non-Profit

Providing home ownership opportunities to Randolph and surrounding counties.

- Home Ownership Education and Counseling
- Lending for Purchase, Down Payment/Closing Cost Assistance, & Repair
- Access to Financing Options

Staff

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HomeOwnership Center, Inc.

A ONE STOP SHOP FOR POTENTIAL HOMEBUYERS



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Educating

Home Buying 101

- **Learn** - about the home buying process
- **Learn** - how to determine your financial affordability
- **Learn** - how to compare home values
- **Learn** - how to work with a realtor
- **Learn** - about the physical and financial responsibilities of owning a home
- **Learn** - what lenders look at in a borrower and the terms they use in mortgages

**We
have
the
key
for
turning
houses into homes**



The *HomeOwnership Center* is dedicated to educating home buyers. Group education classes are available to get you on the path to your new home. You will learn how to prepare yourself to take the first step towards owning your own home.

Counseling

Solving the Mortgage Mystery

- **Learn** - your affordability and credit status before you shop
- **Learn** - about financing options given your personal circumstances and the location and condition of the home you select
- **Learn** - which programs provide . . .
 - * below market interest rates
 - * down payment assistance
 - * closing cost assistance
 - * rehab & home repair assistance

One Stop Shopping - for buyer financing options

The *HomeOwnership Center* provides information on financing and affordable home ownership products. We can refer you to the appropriate service based on your needs.

Home Buying Plan

for "not quite ready" homebuyers

- Just starting to dream of home ownership?
- Need to save for a down payment?
- Need to reduce your monthly debt?
- Need to improve your payment history?

Together, we can develop a plan to prepare you for home ownership. You will know how much you can afford and when!

Financing

We can assist you all the way . . .

The *HomeOwnership Center* has many mortgage options for buyers or properties.

The *HomeOwnership Center* can help with:

- Purchase of new homes
- Purchase of older homes
- Rehab & home repair
- Downpayment & closing costs
- Refinance

We offer a **Full Cycle Lending Approach** that goes beyond education and counseling. It is a consumer friendly approach that takes seriously the needs of buyers and the barriers they face in achieving the dream of home ownership.

Assistance throughout the process . . .

The home buying process can be overwhelming ~ don't let it frighten you. We have professionals on staff to help you through from prequalification to purchase and beyond.