



Montgomery County Partners for Home Ownership

Saturday, April 6, 2019

Time	2019 Housing Fair Schedule
11:15 AM	<u>Understanding Credit & Credit Scores</u> Nikki Holcroft, a HUD certified counselor from Genesis Housing Corporation, will discuss how credit scoring really works and what can improve your score.
11:45 AM	<u>Door Prize Drawing # 1</u>
12:00 PM	<u>Mortgage Basics & Understanding Impact of Student Loans</u> Jerome Scarpello from Leo Mortgage will review the different types of loans, how the amount of a loan is determined, how much cash is needed for down payment and closing costs and if you are financially ready to purchase a home. Also discussed will be the impact of student loans on mortgages and how to buy even if you have student loans.
12:45 PM	<u>Buying Sheriff Sale Properties</u> Montgomery County Sheriffs will be share how Sheriff sales work and how to decide if this is a good option for you when looking to buy a house.
1:15 PM	<u>Door Prize Drawing # 2</u>
1:30 PM	<u>Homebuyer Basics & Grant Programs for the First-time Buyers</u> Carolyn Prante from Coldwell Banker will talk about the home buying process and how to find the "right" house. Kori Springer from the Montgomery County Dept. of Housing and Community Development has the latest information on grant programs that can help you buy your first home.
2:15 PM	<u>Buying a Fixer-Upper - Rehab Loans like 203K - How It Really Works</u> Mike Thompson from Envoy Mortgage will share how to buy a "fixer upper" and the loan programs that are designed to include the cost of the rehab with the purchase of your home. Learn about what the renovation shows never discuss on TV.
2:45 PM	<u>Grand Prize & Door Prize Drawing # 3</u>
	<i>Workshops times and topics are subject to change.</i>