



Montgomery County Partners for Home Ownership

Saturday, April 4, 2020

Time	2020 Housing Fair Schedule	Room
10:15 AM	<u>Sheriff Sales, Tax Sales & Short Sales - Oh My!</u> Carolyn Prante from Coldwell Banker will talk about the process of buying a sheriff or tax sale property from the Montgomery County. She will also discuss how short sales work and how they differ from government sales. Learn about the advantages and disadvantages of buying these properties.	A
10:55 AM	Door Prize Drawing # 1 - Chance to Win CASH & Gift Cards	
11:00 AM	<u>Understanding Credit & Credit Scores</u> Nikki Holcroft, a HUD certified housing counselor from Genesis Housing Corporation, will discuss how credit scoring really works and what can improve your score.	B
11:45 AM	<u>Show Me the Money - Grant & Low Interest Loan Programs for the First-time Buyers</u> Kori Springer from the Montgomery County Off. of Housing and Community Development has the latest information on grant programs that can help you buy your first home. Dave Eglin from First Heritage, Carolyn Prante from Coldwell Banker and Robert Butcher from PHFA will review how to use these programs in the home buying process.	A
12:25 PM	Door Prize Drawing # 2 - Chance to Win CASH & Gift Cards	
12:30 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.	B
1:15 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.	A
1:55 PM	Grand Prize & Door Prize Drawing # 3 Chance to Win Grand Prize \$500 CASH, Gift Cards & More!	

Workshops times and topics are subject to change.