



## Montgomery County Partners for Home Ownership

Saturday, April 29, 2023

Time	2023 Housing Fair Schedule	
10:15 AM	<p><b>Show Me the Money - Grants &amp; Programs for the First-time Buyers</b> 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. Learn about PHFA and bank programs that help with closing costs!</p>	
11:00 AM	<p><b>Understanding Credit &amp; Credit Scores</b> Nikki Holcroft, a HUD certified housing counselor from Genesis Housing Corporation, will discuss how credit scoring really works and what can improve your score.</p>	
11:45 AM	<p><b>Door Prize Drawing # 1 - Chance to Win Gift Cards</b></p>	
12:00 PM	<p><b>Homebuyers Basics - How to be a Successful Buyer in Today's Market</b> Carolyn Prante from Coldwell Banker Preferred has info on understanding the home buying process, how to find the "right" house and how to make a winning bid.</p>	
1:00 PM	<p><b>Mortgage Basics</b> Chris Anderson from Harleysville Bank and Mike Thompson from Envoy 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 higher interest rates.</p>	
1:55 PM	<p><b>Grand Prize &amp; Door Prize Drawing # 2 to Win \$250 Grand Prize, Gift Cards &amp; More!</b></p>	<p><b>Chance</b></p>

*Workshops times and topics are subject to change.*