

Welcome
to your future!

Credit Advisors Foundation

Home Buyers Club

Housing Counselor: _____



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www.creditadvisors.org

Welcome to
Credit Advisors Foundation's
Home Buyers Club!!

Owning your first home is a huge milestone!

By building assets you are securing a great future for you and your family. Assets lead to sustainable economic inclusion and a safety net to weather economic storms.

By becoming a member of our Home Buyers Club you will receive all of the following FREE services:

- Budget Review Creation
- Goal Setting
- Credit Report Review and Counseling Session
- Action Plan to Make You Home Ready
- Participation in Any Required Certification Courses
- Home Buyer Education
- Information on Down Payment Assistance Programs

We are here to help you every step of the way on your journey to become a new home owner!

Our Home Buyers Club will prepare you for your new home. Buying a Home is a complicated process. We will teach you how to avoid costly mistakes first time homebuyers often make. You will learn the entire home buying process. We will provide guidance on everything, from saving for a down payment to loan closing. You will learn the entire home buyer process including: terminology involved with real estate purchases, how to understand paperwork and loan

documents, your rights and responsibilities during the purchase process, as well as the ongoing homeownership experience.

Housing Counseling Services

Credit Advisors Foundation is a U.S. Department of Housing and Urban Development (HUD) approved Multi-State Organization (MSO) with the ability to provide a wide variety of housing Counseling and Education Services. In fact, by joining our Home Buyers Club you are taking the first step! During your membership we will continue to check with you to make sure you are able to sustain your housing situation of choice.

As a potential home buyer we will walk through the major steps with you, such as:

- Understanding Credit
- Common Credit Report Problems as Barriers to Homeownership
- Managing Your Debts
- Steps in the Home Buying Process
- How Much Can You Afford
- Establishing a Spending Plan
- Money Management Tips
- Obtaining a Mortgage Loan
- Obtaining Pre-approval
- Loan Categories
- Shopping, Comparing & Applying for a Loan
- Closing Costs
- Steps in the Home Buying Process
- Real Estate Partners
- Title Insurance, Appraiser, Surveyor, Insurance Agent
- Shopping for a Neighborhood & Type of Home
- Determine Fair Market Value
- Typical Contingencies
- Closing Documents

And much more. AND it's all FREE.

IMPORTANT CONTACT INFORMATION



To set a first time office appointment with a housing counselor call 1-877-677-5779 (Toll Free)

For questions

Contact your Housing Counselor 1-877-677-5779 (Toll Free) or via email at (your Counselor's First Name) @creditadvisors.org

To refer a friend to Credit Advisors Foundation experiencing financial difficulties

Certified Credit Counselors 1-800-942-9027 (Toll Free)
www.creditadvisors.org

To register for any class or seminar we offer

Please go to our website at www.creditadvisors.org or call 1-800-942-9027 and ask for Community Education to reserve your space