

Do you dream...

of owning your own home?



"We highly recommend AHEAD as a resource to anyone considering becoming a homeowner."

Andy & Lil Pearson, Homebuyers—Colebrook, NH

YOUR DREAM OF OWNING A HOME can become a reality if you set realistic goals, get sound advice, plan carefully and clearly understand the costs of homeownership. AHEAD's certified homebuyer educators provide objective advice and unbiased recommendations. Your first step in working with AHEAD is to attend one of our **Secrets of Homebuying** workshops.

All workshops are held on Saturdays, 8am–4pm, \$45 fee per household. Seating is limited, pre-registration required.

*We can help you realize the
American Dream!*



AHEAD

affordable housing, education and development

NeighborWorks®
HomeOwnership Center

{ 2 CONVENIENT LOCATIONS }

161 Main Street, Littleton, NH
171 Main Street, Colebrook, NH

603.444.1377 | 800.974.1377
www.homesahead.org

Secrets of Homebuying

2012 SCHEDULE

Jan. 14 Littleton

March 3 Littleton

April 21 Berlin

May 19 Plymouth

June 30 Littleton

Aug. 11 Littleton

Oct. 13 Plymouth

Nov. 17 Littleton

AFTER YOU ATTEND one of our workshops, AHEAD provides private, one-on-one sessions to help you overcome financial obstacles that may be preventing you from reaching your goals. During these sessions a HomeOwnership Advisor will work with you to:

- Review your credit report, help you dispute inaccurate information and develop a plan to help you establish or re-establish your credit.
- Personalize and assist in the development of a household budget you can live with.
- Identify the mortgage product that best meets your needs.
- Determine if you may be eligible for any grants, financial assistance or matched savings programs.
- Establish a realistic timeline for purchasing your home.
- Provide on-going support throughout the entire homebuying process.

If you are interested in taking a homebuyer class and are unable to attend any of our scheduled workshops, please contact our office to learn more about our on-line homebuyer education course offered through eHome America.

Lender Incentives

Complete a "Secrets of Homebuying" workshop and get a discount on your closing costs when you finance your home with one of AHEAD's lender partners.

Citizens Bank \$500 credit at closing

Connecticut River Bank \$250 at closing

Laconia Savings Bank \$350 credit at closing and free order of checks

Meredith Village Savings Bank \$350 credit at closing

Northway Bank up to \$550 credit for legal fees

Passumpsic Bank \$200 credit at closing

Union Bank \$250 credit at closing

Woodsville Guaranty Savings Bank \$400 credit at closing

Some restrictions may apply. Check with each lender for details.

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