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, $65 fee per household. Seating is limited, pre-registration required.

We can help you realize the American Dream!
Secrets of Homebuying

2018 SCHEDULE

Jan. 6 ..................... Littleton
Feb. 10 .................. Lebanon DHMC
Mar. 3 ...................... Littleton
Apr. 7 ...................... Littleton
May 5 ...................... Littleton
June 2 ...................... Littleton
July 7 ..................... Littleton
Aug. 4 ..................... Littleton
Sept. 8 ................. Lebanon DHMC
Oct. 6 ..................... Littleton
Nov. 3 ..................... 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.

Mascoma Savings Bank ....................... $400 at closing
Bank of New Hampshire ....... $400 credit at closing and free order of checks
Northway Bank .................. up to $300 credit for legal fees
Passumpsic Bank ...................... $400 credit at closing
Union Bank ...................... $275 credit at closing
Woodsville Guaranty Savings Bank ...... $400 credit at closing

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

www.homesahead.org