

## Joseph Corporation's Homebuyer Education Seminars

Joseph Corporation homebuyer counseling services will help walk you through the steps of the home buying process and learn about down payment assistance programs and other homebuyer resources.

### Topics Covered Through Homebuyers Counseling

Credit reports and how they effect your home purchase

Budgeting for homeownership

The home buying process

Different types of mortgages

Down payment and closing cost assistance

Understanding your Mortgage: We will explain lending and the basics of different mortgage products so you can make the right choice for financing your home.

We will help determine if you qualify for grants or low interest loans to help you buy your home. We will educate you about the different types of down payment and closing cost assistance offered by banks, city governments and other down payment assistance programs.



### Steps to Homeownership

Obtain the 2018 Homebuyer Packet. Complete and provide all requested documents and return to Joseph Corporation at the address listed below.

Homebuyer Education seminars are held the 2nd Wednesday of the month from 9:00 am - 1:00 pm or the 4th Wednesday of the month from 1:00 pm - 5:00 pm every month

### 2018 Homebuyer Seminar Schedule

January 10th and 25th	February 14th and 28th	March 14th and 28th	April 11th and 25th
May 9th and 23rd	June 13th and 27th	July 11th and 25th	August 9th and 22nd
September 12th and 26th	October 10th and 24th	November 14th and 28th	December 12th and 19th

Homebuyer Education can also be completed 24/7 by going to [www.ehomeamerica.org/josephcorporation](http://www.ehomeamerica.org/josephcorporation) for a fee of \$99.00 or \$75 at <https://josephcorp.frameworkhomeownership.org/Default.aspx>. (a Fannie Mae partner)

Both online courses can also be accessed at [josephcorporation.org](http://josephcorporation.org). After the course a 45minute one-on-one session with a counselor is still required to receive the certificate.