

Saint Martin Center, Inc.

“Who Wants to be a Homeowner”

- A Ten Step Guide To Homeownership Opportunities -

Our Pre-Purchase Counseling Curriculum Includes:

- Step 1) The Benefits of Homeownership
- Step 2) Fair Housing Laws
- Step 3) Determination of Housing Needs vs. Affordability
- Step 4) The Lender Loan Application Process
(Includes info on how to identify and avoid the Predatory Lender)
- Step 5) Improving Budget and Money Management Skills
(Includes info on Energy Star)
- Step 6) Beginning the Purchasing Process
(Includes info on Agency and Disclosure Laws)
- Step 7) Offer / Acceptance and Loan Approval
- Step 8) The Settlement (Closing) Process
- Step 9) Taking Possession of Your Home
- Step 10) Priorities of the New Homeowner
(Includes info on Lead Paint and Maintenance Issues)