What You’ll Learn: MAHA’s First-Time Homebuyer Curriculum

Becoming a homeowner is not out of your reach. We can show you what you need to do to make it happen – the right way – through the award-winning classes at our Homeownership University.

* Advantages and disadvantages of homeownership
* Ideal homebuying process
* Doing your homework
* Learning about the SoftSecond and other affordable mortgages

* How to find the right house for you
* Working with a real estate agent
* Making an offer

* Importance of a good home inspection
* What a basic home inspection includes

* Why you need your own real estate attorney
* Offer to purchase
* Purchase and Sales agreement
* Closing the loan

* The role of budgeting and credit
* Developing a budget
* Credit reports
* Signs of credit problems

* The mortgage application process
* Down payment and closing costs
* Private Mortgage Insurance (PMI)
* Shopping around for the best mortgages
* Fair lending

* Shopping for homeowners insurance
* Making sure you are covered

* Responsibilities of homeownership
* Avoiding defaults and foreclosure
* Voting and getting involved in your neighborhood
* Other MAHA educational programs