

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

