

Attention: First time homebuyers!

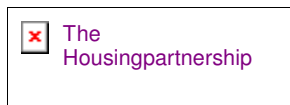
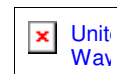
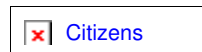
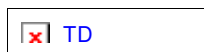
Can you answer these questions?

1. What are the 9 steps to home ownership?
2. Have you made a list of the things you are looking for in your new home?
3. What report do lenders use in evaluating your credit-worthiness?
4. Do you know what your debt-to-income-ratio is?
5. Do you have adequate savings for a down payment?
6. Do you know which agencies offer financial assistance for eligible buyers?
7. What do APR, ARM, IDA, and LTV stand for?
8. Do you know the importance of home inspections and what is inspected?
9. Do you know the difference between "private mortgage insurance" and "mortgage life insurance"?
10. Are you ready to complete the largest financial transaction, you will, perhaps, ever undertake?

We can help you answer these questions correctly. Register for the next Homeward Bound homebuyer education seminar starting September 9th in Dover, NH.

All Homeward Bound seminars are FREE. Space is limited, so pre-registration is required. Register [online](#), by [email](#) or phone (603) 766-3120.

For more information about the Homeward Bound program, visit us at www.housingpartnership.org. You'll be home in no time!



Strengthening Seacoast communities by creating diverse housing opportunities, utilizing innovative development approaches, practicing strong housing stewardship, and leading with visionary advocacy. We envision a Greater Seacoast of NH & ME where every community offers "Housing for Everyone."