



## STEPS TO HOMEOWNERSHIP

Buying Your First Home Is A Multi-Step Process

This Course Approved by:  
MassHousing, Fannie Mae, FHA, CHAPA, MHP

Course Presented by:  
**Community Teamwork, Inc. and Salem Harbor CDC**

Steps to Homeownership is a seminar for first-time homebuyers. It prepares buyers for the many decisions they will make as they get ready for closing on a home. Graduates are eligible to apply for Mass Housing low-interest mortgage loans, Mass Housing Partnership Soft Second loan program and downpayment assistance from many cities and towns, including Salem.

### COURSE TOPICS

○ The Home Buying Process from Start to Finish	○ Legal Aspects of Purchasing Real Estate
○ Choosing the Right Mortgage	○ Questions about Credit
○ Down Payment Assistance	○ Working With a Realtor
○ Home Inspections	○ Budgeting for Savings

**REGISTER BY CALLING SALEM HARBOR CDC (978) 745-8071**

**FEE: \$45.00 per Household. Income eligible Salem Residents register at no cost. Para información en español favor de llamar (978) 745-8071.**

Schedule for 2008 seminars		
<b>City</b>	<b>SALEM</b>	<b>SALEM</b>
<b>Location</b>	Salem Charter Academy 45 Congress Street Salem, MA	Salem Charter Academy 45 Congress Street Salem, MA
<b>Days</b>	<b>Monday and Wednesday</b>	<b>Saturdays</b>
<b>Dates</b>	<b>Feb. 25 and 27, Mar. 3 and 5</b>	<b>April 5 and 12, 2008</b>
<b>Time</b>	<b>6:00 – 8:30 p.m.</b>	<b>9:30 a.m. to 3:30 p.m.</b>

Funding for this course is provided by the City of Salem Department of Planning and Community Development and the U.S. Department of Housing and Urban Development. Salem Harbor CDC does not discriminate on the basis of race, color, national origin, gender, age, religion, family status, sexual orientation or disability.