

Do you dream...  
of owning your own home?



“We highly recommend AHEAD as a resource to anyone considering becoming a homeowner.”

*Andy & Lil Pearson, Homebuyers—Colebrook, NH*

**YOUR DREAM OF OWNING A HOME** can become a reality if you set realistic goals, get sound advice, plan carefully and clearly understand the costs of homeownership. AHEAD’s certified homebuyer educators provide objective advice and unbiased recommendations. Your first step in working with AHEAD is to attend one of our **Secrets of Homebuying** workshops.

All workshops are held on Saturdays, 8am–4pm, \$65 fee per household. Seating is limited, pre-registration required.

*We can help you realize the  
American Dream!*



SERVING GRAFTON & COÖS COUNTIES  
603.444.1377 | 800.974.1377  
[www.homesahead.org](http://www.homesahead.org)

# Secrets of Homebuying

## 2018 SCHEDULE

Jan. 6..... Littleton	July 7..... Littleton
Feb. 10..... Lebanon DHMC	Aug. 4..... Littleton
Mar. 3..... Littleton	Sept. 8..... Lebanon DHMC
Apr. 7..... Littleton	Oct. 6..... Littleton
May 5..... Littleton	Nov. 3..... Littleton
June 2..... Littleton	

**AFTER YOU ATTEND** one of our workshops, AHEAD provides private, one-on-one sessions to help you overcome financial obstacles that may be preventing you from reaching your goals. During these sessions a HomeOwnership Advisor will work with you to:

- Review your credit report, help you dispute inaccurate information and develop a plan to help you establish or re-establish your credit.
- Personalize and assist in the development of a household budget you can live with.
- Identify the mortgage product that best meets your needs.
- Determine if you may be eligible for any grants, financial assistance or matched savings programs.
- Establish a realistic timeline for purchasing your home.
- Provide on-going support throughout the entire homebuying process.

*If you are interested in taking a homebuyer class and are unable to attend any of our scheduled workshops, please contact our office to learn more about our on-line homebuyer education course offered through eHome America.*

## Lender Incentives

Complete a "Secrets of Homebuying" workshop and get a discount on your closing costs when you finance your home with one of AHEAD's lender partners.

<b>Mascoma Savings Bank</b> .....	\$400 at closing
<b>Bank of New Hampshire</b> .....	\$400 credit at closing and free order of checks
<b>Northway Bank</b> .....	up to \$300 credit for legal fees
<b>Passumpsic Bank</b> .....	\$400 credit at closing
<b>Union Bank</b> .....	\$275 credit at closing
<b>Woodsville Guaranty Savings Bank</b> .....	\$400 credit at closing

*Some restrictions may apply. Check with each lender for details.*