

Time	<h1 style="text-align: center;">2024 Housing Fair Schedule</h1>
<b>10:15 AM</b>	<p style="text-align: center;"><b><u>Show Me the Money - Home Buyer Grants &amp; Programs</u></b></p> <p><i>Kori Springer from the Montgomery County Office of Housing and Community Development has the latest information on grant programs that can help you buy your first home. Learn about PHFA, First Front Door and bank programs that help with closing costs!</i></p>
<b>11:00 AM</b>	<p style="text-align: center;"><b><u>Understanding Credit &amp; Credit Scores</u></b></p> <p><i>Nikki Holcroft, a HUD certified housing counselor from Genesis Housing Corporation, will discuss how credit scoring really works and what can improve your score.</i></p>
<b>11:45 AM</b>	<p style="text-align: center;"><b>Door Prize Drawing # 1 - Chance to Win Gift Cards!</b></p>
<b>12:00 PM</b>	<p style="text-align: center;"><b><u>Homebuyers &amp; Mortgage Basics</u></b> <b><u>How to be a Successful Buyer</u></b></p> <p><i>Carolyn Prante from Coldwell Banker Preferred has info on understanding the home buying process, how to find the “right” house and how to make a winning bid. Chris Anderson from Harleysville Bank will review the different types of loans, down payment and closing costs and the impact of higher interest rates</i></p>
<b>1:00 PM</b>	<p style="text-align: center;"><b><u>Understanding Rehab Loans</u></b> <b><u>Buying a Fixer-Upper or For Your Existing Home</u></b></p> <p><i>Mike Thompson from New American Funding will review the different types of home improvement loans and how they can work for you if you are thinking about buying a home that needs renovations or to improve your existing home.</i></p>
<b>1:55 PM</b>	<p style="text-align: center;"><b>Grand Prize &amp; Door Prize Drawing # 2</b> <b>Chance to Win \$250, Gift Cards &amp; More!</b></p>

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*Kori Springer from the Montgomery County Office of Housing and Community Development has the latest information on grant programs that can help you buy your first home. Learn about PHFA, First Front Door and bank programs that help with closing costs!*

## **11:00 AM Understanding Credit & Credit Scores**

*Nikki Holcroft, a HUD certified housing counselor from Genesis Housing Corporation, will discuss how credit scoring really works and what can improve your score.*

## **12:00 PM Homebuyers & Mortgage Basics - How to be a Successful Buyer**

*Carolyn Prante from Coldwell Banker Preferred has info on understanding the home buying process, how to find the “right” house and how to make a winning bid. Chris Anderson from Harleysville Bank will review the different types of loans, down payment and closing costs and the impact of higher interest rates*

## **1:00 PM Understanding Rehab Loans - Buying a Fixer-Upper or For Your Existing Home**

*Mike Thompson from New American Funding will review the different types of home improvement loans and how they can work for you if you are thinking about buying a home that needs renovations or to improve your existing home.*