

	<h1>2026 Montgomery County Housing Fair Schedule</h1>
10:30 AM	<p style="text-align: center;"><u>Understanding Credit & Credit Scores</u></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. Q&A – Get your questions answered!</i></p>
11:30 AM	<p style="text-align: center;"><u>Home Buying & How To Make A Successful Offer</u></p> <p><i>Carolyn Prante from Coldwell Banker Preferred will review the home buying process. Understand the role of realtors, listing sites and how to make a winning bid on the “right” house. Q&A – Get your questions answered!</i></p>
12:30 PM	<p style="text-align: center;"><u>Understanding Mortgage Loans</u></p> <p><i>Chris Anderson from Harleysville Bank and Brian Adzema of QNB Bank will review the different types of mortgage loans, closing costs and understanding standard debt ratios. Learn about down payments and home equity. Q&A – Get your questions answered!</i></p>
1:30 PM	<p style="text-align: center;"><u>Show Me the Money - Home Buyer Grants & Programs</u></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 programs that help with down payments and closing costs offered by Montgomery County, PHFA, First Front Door, bank programs and more. Q&A – Get your questions answered!</i></p>
1:55 PM	<p><u>Door Prize Drawings Throughout the Day!</u></p> <p>Last Prize Drawing \$500 CASH, Gift Cards & More!</p>

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