

First-time Homebuyer Workshop

Bank of Canton Corporate Headquarters • 490 Turnpike Street, Canton

Learn all the information you'll need to purchase your new home!

Session 1: Tuesday, March 23, 6:00-8:00PM

- Understanding your credit report and FICO score
- Danger of predatory lending practices
- Documentation needed to file a mortgage

Session 2: Saturday, March 27, 9:00AM-4:00PM

Registration is at 8:30AM. Lunch will be provided.

- Introduction to the Mortgage Process
 - Terminology used in the homebuying process
 - Determining what you can afford
 - Down payment requirements
 - Applying and qualifying for a mortgage
- Mortgage Products and Closing Costs
 - First-time homebuyer programs
 - Conventional programs
 - FHA Loans
 - Grant programs*
 - Estimate of closing costs
- Working with a Realtor
- Home inspection process
- Homeowner's insurance
- Closing attorney
- Purchase & Sales Agreement

Additional benefits you will receive from this workshop:

First-time homebuyer attendees receive a \$300 credit toward closing costs on a Bank of Canton mortgage



Please register with:

**Neighborhood Housing Services
of the South Shore***

617.770.2227 ext. 31

www.neighborhoodhousing.org

*After completion of the workshop, income eligible borrowers may qualify for many first-time homebuyer programs, including down payment and closing cost assistance. Neighborhood Housing Services of the South Shore is an approved Housing Counseling Agency. NHS is certified by Mass Housing, the Department of Housing and Community Development (DHCD), the Federal Housing Administration (FHA), Housing and Urban Development (HUD), and Citizens for Housing and Planning Association (CHAPA).



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