

BENEFITS

Homebuyer Education

Required 8 Hours of Homebuyer Education & Housing Counseling

\$15,000 Grant

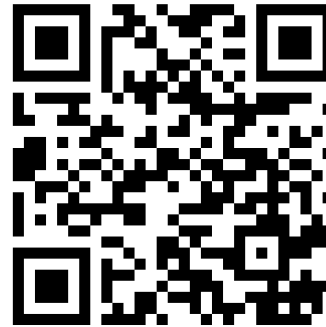
- Funds can be used for:
 - the down payment
 - closing costs
 - buy down of the interest rate
 - payoff, up to \$5,000, of eligible installment debt
- Single-family, duplexes, & condos are eligible
- The grant can be layered with other down payment assistance funds.

Post-Purchase Support

- 2 Counseling Sessions
- 1 yr Free Home Warranty
- Free Will
- Up to \$1,500 Emergency Reserve Fund

Step
1

SIGN UP
FOR A
HOMEBUYER
WORKSHOP



ahcopa.org/workshops



[riseupfund.org/home
buyer-education](http://riseupfund.org/home-buyer-education)

WELLS FARGO

NeighborhoodLIFT

Let's Invest For Tomorrow

\$15,000

TOWARD THE
PURCHASE OF YOUR
FIRST HOME!





Step 1

HOMEBUYER EDUCATION

Complete homebuyer education with a NeighborhoodLIFT partner Housing Counseling Agency. AHCOPA has engaging Saturday workshops and RiseUp offers on-demand sessions with knowledge checks.

Step 2

HOUSING COUNSELING

Schedule and attend one-on-one housing counseling sessions. A Certificate will be issued when savings and credit score goals are reached!

Step 3

RESERVATION LETTER

Your housing counselor will submit a request on your behalf to reserve NeighborhoodLIFT funds. Your counselor will also identify other down payment assistance programs that may help your purchase!

Step 4

PRE-APPROVAL

Apply for pre-approval for a mortgage loan with a NeighborhoodLIFT participating lender.

Step 6

SETTLEMENT DOCUMENTS

Send your housing counselor your settlement documents, at least 30 days before closing. Documents include Agreement of Sale Contract, Loan Estimate, Settlement Notice, & Wiring Instructions. You'll also draft a Will to be signed at closing.

Step 5

FIND YOUR HOME

Work with your Realtor to find a home that fits your needs. Your NeighborhoodLIFT funds are reserved for 90 days.

Step 9



LONG-TERM SUCCESS

Attend 2 mandatory post-purchase counseling sessions to prepare for homeownership. These sessions are required for access to a year of free home warranty and the emergency reserve funds!

Step 7

LETTERS OF APPROVAL

You and your lender will receive letters of approval from NeighborhoodLIFT and other assistance programs.

Step 8

CLOSING

Attend the settlement meeting and sign the closing and post-purchase documents. Get your keys and you are now a homeowner!



Questions?

Call 215 - 765 - 1221

