

Pre-Purchase Education Program

How do I go about buying a home?

What types of loans do I qualify for?

How is my credit?

Family Housing Advisory Services Inc., Pre-Purchase Program, has helped hundreds of people realize the dream of homeownership.

Our services include, but are not limited to:

- Pre-Purchase Education
- Individual Housing Counseling
- Budget Counseling
- Post-Purchase Counseling

Family Housing Advisory Services, Inc. is a United Way community-based agency that is certified by the Department of Housing and Urban Development (HUD) to provide comprehensive housing counseling.

What is the FHAS Mission?

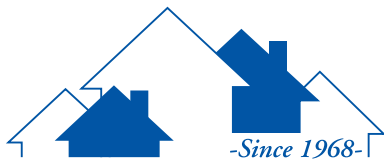
To build community and increase housing opportunities by empowering people to secure and sustain safe, affordable housing.

Family Housing Advisory Services, Inc. has provided comprehensive housing counseling since 1968, and homebuyer education workshops since May of 1996.

Who Should Attend our Comprehensive Workshop?

ALL potential home buyers that fall into the following categories:

- Stable employment for two years
- Positive cash flow: income vs. debts



**FAMILY HOUSING
Advisory Services, Inc.**

OMAHA 100, INC.

*Increasing Affordable
Housing Opportunities for All*



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- Savings/Entry cost funds available to purchase ranging from 1 to 6 percent of the purchase price
- Marginal to excellent credit

In the workshop, you learn about becoming a homeowner, gain confidence about the process, and understand maintaining your home. We cover the following topics in the workshop and/or one-on-one counseling.

Real Estate Process

- The role of the realtor
- Finding the home that is right for you
- Legal documents
- Negotiation process and discussion of scenarios

Available Programs

- Community Development
- Lending Programs

New Construction

Closing Process

- What's involved in the process?
- How much money will I need?

Home Maintenance

Mortgage Refinancing

- When is the right time to refinance?
- When is not the right time to refinance?

Post-Purchase Counseling

- When should I notify my mortgage company if I can't make my monthly payment?
- What options are available?

Reverse Equity Mortgages

Affordability

- How much home can I afford?
- The lender's calculation vs. your budget

Budgeting/Money Management

- Improve your financial position
- Learn to save money for your closing cost

Credit

- What kind of credit do I have?
- How can I improve my credit?

Financing/Financial Options

- How do I choose the right financing?
- Why should I get pre-approved?

Home Inspection

- Is getting a home inspection important?
- Contingency in the purchase agreement?

Insurance

- What kind of insurance do I need?
- How much insurance do I need?

Warning Signs of Predatory Lending

What if I'm unable to purchase?

Make an appointment to visit with one of our counselors and we will work with you to help you reach your dream of homeownership.

*Start your path to homeownership
with KNOWLEDGE!*

Call today to register for the next available workshop!

402-934-1777 or 1-888-573-0495

Visit us on the web at:
<http://www.fhasinc.org>

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