AHCOPA
Affordable Housing Centers of Pennsylvania

Homeownership Journey

www.AHCOPA.org

STEP 8: PROTECT YOUR LEGACY

After your first mortgage payment, complete our **Homeownership Success Workshop** to learn more about taxes, escrow, equity, and home repairs.
Take our **Will Workshop** and WRITE A WILL to ensure your asset will be passed down to your designated heir(s).

STEP 7: CLOSE!

Congratulations! Sign your closing documents and get your keys!

STEP 6: FIND YOUR HOME

Your counselor will determine what price range to look for and what **affordability** requirements grants require. Your realtor will help you find a home that meets your needs.

STEP 5: SELECT YOUR TEAM

You're mortgage ready!
Now pick your realtor, lender, and home inspector.
Make sure to shop around!

STEP 4: GRANTS

Your counselor identifies which **down payment programs** you qualify for and if they can be combined.

STEP 3: GET MORTGAGE READY

Your counselor reviews your financial status and creates an **Action Plan** for you to become Mortgage Ready. Follow the plan and keep your counselor updated!

STEP 2:PREPARE FOR COUNSELING

- Submit Intake Packet
- Call to Schedule 1-on-1 Appointment
- Submit ALL Required Documents
- Pay for Credit Report

STEP 1: DECIDE TO COMMIT

Take a FREE **First Time Homebuyer Workshop** and find out if homeownership is right for you!