

Wilmington A.M.E. Zion Housing Development Corporation

The class is a one day course for a total of 8 hrs of classroom instruction to receive a Homebuyer Education Course Certificate of Completion.

Classroom Training Modules

- Assessing Your Readiness to Buy a Home
- Budgeting & Credit
- Insurance and Property Taxes
- Real Estate and Lending Terms
- Interest Rates & Loan Products
- First Time Homebuyer Programs
- Closing on Your First Home
- Home Maintenance I: Physical Condition & Home Maintenance II: Financial Condition

*Additional Sessions including Morning/ Evening Classes may be scheduled.

***Individualized Counseling**

(1 on 1 counseling for your individual plan to obtain homeownership)

- Personal Credit & Debt Review
- Personal Budget & Money Management
- Customized Action Plan toward homeownership
- Assess what mortgage payments you can personally afford
- Loan Packaging with first-time HB Assistance Program

*Individual Sessions will be scheduled during the week at Coordinator and applicant's convenience.

Wilmington A.M.E. Zion Housing Development Corporation
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