



Free First Time Homebuyer Training

Family Services Center provides free training on buying your first home, whether you're ready to buy now or later. Learn how to obtain an affordable mortgage, the best way to shop for a home, and about financial assistance that may be available to you. We also provide information on how to improve your credit score to qualify for the lowest cost mortgage and how to avoid foreclosure. This course is required for several financial assistance programs. Individual counseling sessions are also available at no charge.

Each training course consists of two parts (4-hours each) that are repeated each month. You only need to attend two sessions - Part I and Part II.



2012 Sessions

<u>Part I</u>	<u>Part II</u>
Jan 9	Jan 10
Feb 6	Feb 7
Mar 5	Mar 6
Apr 2	Apr 3
May 7	May 8
June 4	June 5
July 2	July 3
Aug 6	Aug 7
Sept 10	Sept 11
Oct 1	Oct 2
Nov 5	Nov 6
Dec 3	Dec 4

All classes are held from 5:00 PM (sharp) to 9:00 PM at Family Services Center. Those who arrive after 5:00 may not be allowed into the class. **Call 551-1610 for reservations.** (food/drink allowed, no children please)



600 St. Clair Ave. Bldg. 3
(corner of Pelham & St.Clair -
four buildings east of Huntsville Public Library)
Huntsville, AL 35801
(256) 551-1610
www.fsc-hsv.org



Family Services Center is a HUD-Approved Housing Counseling Agency



Steps to Buying A Home

Family Services Center (FSC) is a non-profit United Way agency that has assisted individuals and families in Huntsville since 1962.

As a HUD-Approved Housing Counseling Agency, FSC provides free information to help first time home buyers get “grants” for down payment and closing costs, and help them qualify for affordable, low cost mortgages.

Fixed interest rate payments can be as low as \$400 per month for a great home, including nice new homes in Huntsville.

Here are the steps to buy a home from FSC:

Step 1: Call FSC at 256-551-1610, to make an appointment (near Huntsville Public Library).

Step 2: Come in to learn about home buying, how to get down payment & closing cost help, and how to get approved for a mortgage loan.

Step 3: Apply for a mortgage loan at the lender(s) of your choice.

Step 4: Once you're approved, you should be able to close your loan and move-in within 6 weeks.

If you need money for down payment, we can help.

If you're not sure if you can get a mortgage, we can help.

There is never a charge for our services.



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