

PAH Home Stretch Classes

Just for you

*Whether you are a First Time Homebuyer,
Moving up or Downsizing*

Call 507/345-3029

Here are some quotes from class participants:

Mankato Participant:

I should have gone right away when first thinking about buying a home.

Program is comprehensive.

St. Peter Participant:

I came to interpret for my friend, I learned I should be here also as we intend to move again.

Fairmont Participant:

My Dad came with me to class. He says home buying has really changed since they bought their house 20 years ago.

Blue Earth Participant:

Presenters are good. They work hard not to make it tiring after working for 8 hours and then coming to class.

I wish I would have done this earlier in the process.

St. Paul Participant:

We enjoyed coming to classes. The drive was worth it to best meet our schedules.

North Mankato Participant:

I learned home inspections are important and can save you lots of dollars.

Owatonna Participant:

The experience shared by professionals make classes interesting and memorable.

*Just For You
Home Buyers
Classes*

**PAH HOME
STRETCH CLASSES**

For details call 507/345-3029

Kathie Davis

Contributors

Home Ownership Education and Counseling Training Fund

Minnesota Housing Finance Agency

Greater Minnesota Housing Partnership

City of St. Peter

Northern Star Bank, Mankato

Wells Federal for 8 locations

First National Bank, Winnebago

Security State Bank, Mankato

Wells Fargo Bank, Fairmont

Partners for Affordable Housing

Consumer Credit Counseling

Extension Services of Minnesota

Minnesota Valley Action Council

Habitat for Humanity, St. Peter

Greater Minnesota Housing Fund

There are numerous housing professionals, who volunteer countless hours to the PAH Home Stretch program, for home buyer education. PAH Home Stretch appreciates their commitment.

You, making a successful decision, is the goal of all the partners.

PAH Home Stretch Classes for Homebuyers

- Two (2) sessions qualify you for a certificate
- Pre-Registration is needed at **507/345-3029**
- Offered at convenient locations in North Mankato, New Ulm, St. Peter with additional sites to be addedcccccc
- Scholarships available for qualified individuals
- Taught by professionals based on their “day to day” experiences
- Housing professionals answer your questions about buying a home or building, flooring, energy savings, landscaping, and tax benefits.
- PAH Home Stretch classes meets the home buyers education requirements
- Sponsored in cooperation with Minnesota Housing Finance Agency, Home Ownership Center and other state and area housing professionals
- **Free** classes offered to past PAH Home Stretch participants

Home Buyers Education Topics:

Is home ownership right for you

Lifelong money management

- Getting credit ready
- Balancing your mortgage with your monthly expenses

Financing a home

- Types of home financing
- Qualifying for a mortgage
- The loan application process

Shopping for a home to meet your needs

- Working with a realtor®
- The difference between an appraisal and a home inspection

Closing on your loan

- Your responsibilities as a buyer
- What do you need for closing

Preventing foreclosure

Life as a homeowner

- Building equity
- Home maintenance
- Floor coverings, landscaping for energy savings
- Completing or records for the IRS

Should you buy an existing home or build

- Costs and return on investment
- What about refinancing

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