

YOUR STEPS TO BUYING A HOME

Working with a Home Purchase Advisor, you can be sure that you are making all the right moves to become a new homeowner. We will help you through the steps to homeownership from start-to-finish.

1. Figure out how much you can afford
2. Know your rights
3. Shop for a loan
4. Shop for a home
5. Make an offer
6. Get a home inspection
7. Shop for homeowners insurance
8. Close and move in to your new home!

HELP WITH DOWN PAYMENT & CLOSING COST ASSISTANCE

We can get you qualified for financial assistance from:

- Low to Moderate-Income Programs
- Neighborhood Stabilization Program
- First Time Homebuyer Programs
- Illinois Housing Development Authority

WHAT MAKES US DIFFERENT

Our Home Purchase Advisors will work with you throughout the home buying process. More importantly, we will help you learn about the full range of homes, communities, and programs that are available to help you buy your home.

No matter what your current situation is, we can help you find a beautiful new home.

We can help you:

- Save for a down payment and lower your debt
- Find the right real estate agent and lender
- Help you improve your credit
- Answer your questions and provide helpful advice and tips on the home buying process

IMPROVE YOUR FINANCIAL FITNESS

While the idea of money management may seem difficult, it's really not. It's simply one more skill to be learned, just like we learned to read, write, or ride a bike. We can help you be financially fit and take control of your finances.

FIND THE BEST LENDER FOR YOU


The West Cook Homeownership Center only works with trusted mortgage lenders and brokers. With our partners, we will help you find the best interest rate and program for your mortgage needs.

IMPROVE YOUR CREDIT SCORE

The consequence of a negative credit rating is typically a reduction in the likelihood that a lender will approve an application for credit under favorable terms, if at all. In certain cases, insurance, housing, and employment can also be denied based on a negative credit rating. So because of the unwanted effects of having bad credit, it is important to learn proper money management techniques to improve future spending habits.

The WCHC is a not-for-profit 501(c)(3) organization promoting homeownership and financial wellbeing of individuals and families and creating healthy stable communities in Western Cook County.

**FIRST TIME HOME BUYER'S
SEMINAR
4TH TUESDAY OF EVERY MONTH
OPEN TO ALL**

A large, semi-transparent purple circle is centered over the image of the house, serving as a background for the event details.

**TIME: 7:00 PM
OAK PARK VILLAGE HALL
123 W. MADISON ST.**

The West Cook Homeownership Center
assists our clients free of charge



HUD-CERTIFIED
HABLA ESPAÑOL

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**HOME BUYER PREPARATION
DOWN PAYMENT ASSISTANCE**