

## **DOWN PAYMENT RESOURCES**

### **Typical Steps to Buying a Home and Helpful Websites**

- Attend homebuyer education classes

Homebuyer Education class:

<http://www.chfainfo.com/homeownership>

<http://housingresourceswc.org>

<http://www.gjha.org/our-homeownership-services.aspx>

- Determine how much you can afford to spend
- Talk to local lender(s) & get load pre-approval
  - <http://www.bankrate.com> (for calculators and tips and/or finding a broker/lender)
- Shop for a home

<http://www.zillow.com> or <http://www.trulia.com> (for looking at homes and prices)

<http://www.dcdor.com> (Delta County Board of Realtors)

<http://ww.coloproperty.com>

- Mortgage loan program for low0income and/or first-time buyers:

<http://www.rd.usda.gov/programs-services/single-family-housing-guaranteed-loan-program>

<http://www.chfainfo.com/homeownership>

- Other helpful links:

<http://www.ftc.gov> (credit report information for borrowers)

<http://www.annualcreditreport.com> (free credit report resource)