

## **R.O.S.S. Homeownership Counseling Program**

If you have ever dreamed of owning a home, now would be a great time to take advantage of the counseling offered through the Huntington West Virginia Housing Authority's R.O.S.S. Homeownership Program.

Sheila Walker has come on board as the new program coordinator. She brings with her over 20 years of experience in mortgage lending. With her many years of banking experience, she will be able to provide a wide range of knowledge that will prove to be a benefit to both the growth of the program as well as its individual participants.



Plans are currently under way for the upcoming homeownership training classes which are held at the Scott Center, 1637 8<sup>th</sup> Ave. A tentative schedule including dates and topics is as follows:

**Monday - 9/29/08**

**Introduction to Homeownership Program**

**Tuesday - 9/30/08**

**The Rights and Responsibilities of a Homeowner**

**Monday - 10/6/08**

**Budgeting/ Buying on Credit/ Credit Repair**

**Tuesday - 10/7/08**

**The Mortgage/ Mortgage Application Process**

**Monday - 10/13/08**

**The Role of the Realtor/ Basic Home  
Maintenance/ Home Inspections**

**Tuesday - 10/14/08**

**Fair Housing/ Maintaining Homeownership When Threatened With Delinquency or  
Default.**

More information including times and locations will be available in the coming days. Space is limited. Call Sheila today at 526-4400, ext. 122, for more information and to reserve your space.