



**Are you a
first-time
home buyer?**

Learn about programs to help assist you with shopping for your home or mortgage loan.

HUD's Office of Housing Counseling can connect you with a HUD-approved housing counselor in your community!

A housing counselor will help you...

- Determine if homeownership is right for you
- Help you discover how much you can afford
- Save for a down-payment
- Choose the best mortgage for you and your family

**Contact us
today!**