

Testimonials

A Solo Approach to Homeownership

Miko realized that she could get a tax break and start building wealth if she pursued the dream of homeownership while she was still single.

Once she decided to go for it, she researched HUD-approved homeownership development organizations which lead her to **HomeFree-USA**. **HomeFree-USA** guided her throughout the process, even helping her find a downpayment assistance program as well as a realtor.

Today, Miko says homeownership has changed her life.

The Impossible Dream

Shala was tired of paying \$1400 a month to rent a small property where her two children shared a bedroom. After meeting with **HomeFree-USA** advisors, she took advantage of the free homeownership classes and now owns her home.

She remembers her childhood belief that homeownership was an impossible dream. "I don't want my kids to ever think that and thanks to financial education and determination, they never will."

HomeFree-USA Partners

Maryland

Belair-Edison Neighborhoods, Inc.
Baltimore, MD (410) 485.8422

Development Corp of NW Baltimore
Baltimore, MD (410) 578.7190

Southeast CDC
Baltimore, MD (410) 342.3234

North Carolina

Alliance Credit Counseling
Charlotte, NC (704) 943.0321

Community Link DBA Programs of
Travelers Society of Central Carolinas, Inc.
Charlotte, NC (704) 943.9490

Centre for Homeownership & Economic
Development Corp.
Hillsborough, NC (919) 241.4718

SafeGuard Credit Counseling Services, Inc.
Mooresville, NC (800) 383.7181

Virginia

First Home Alliance
Woodbridge, VA (703) 580.8838

Southside Community Development & Housing
Richmond, VA (804) 231.4449

Washington DC Metropolitan Area

HomeFree-USA Riverdale, MD 301.891.8400

*Prepare Yourself for
Greater
Wealth and Security
by Owning Your Home*



Life Is Better when You OWN A Home

301.891.8400

410.878.1405

855.493.4002

With 171 years of combined mortgage experience, HomeFree-USA's Homeownership Advisors bring a wealth of lender knowledge so you are positioned to buy your home easier, faster and with fewer hassles.

**6200 Baltimore Avenue
Riverdale, Maryland 20737**

www.homefreeusa.org





We have heard the dismal news:

Forbes magazine reports, "Homeownership among African Americans has declined to levels not seen since before passage of the Fair Housing Act of 1968..."

Members of the Second District will not sit in the grandstand and watch this erosion of African American wealth, stability, and prosperity. Instead we will promote homeownership through motivation, education, and celebration. This ministry of homeownership is God ordained. God led Israel to the promised-land so they could inhabit houses they did not build. God's plan for us includes prosperity. The 21st century Black church is responsible for implementing these Biblical principles—home purchase and its subsequent wealth.

RESTORING THE AMERICAN DREAM IN OUR COMMUNITIES

Our plan to increase homeownership among our members involves:

Inspiring: On designated Sundays, local church leadership will highlight the advantages/benefits of homeownership

Teaching: Establish a foundation for home purchasing through combined Bible study and homeownership information

Cheering: Give encouragement to individuals that complete each step of the process (e.g. kudos for attending seminar, pre-qualifying, choosing a home, monies to support closing cost)

PARTNERSHIP

We are working with **HomeFree-USA** to provide a homeownership roadmap, help with credit issues, position you to get approved faster and with fewer hassles. Through this partnership the Second District will empower our churches.

Bishop James L. Davis
Presiding Prelate
Second Episcopal District
African Methodist Episcopal Church



Why Should I Own a Home?

Homeownership gives you control, a sense of achievement, a constant mortgage payment, tax advantages, independence, better neighborhoods, middle-class status, and greater peace.

Since 1995, **HomeFree-USA** has helped 23,867 families experience the accomplishment and joy of purchasing their first home. We have also helped thousands of homeowners to prevent foreclosure.

HomeFree-USA exists to move you up the financial ladder through home buying guidance, foreclosure prevention, credit enhancement and student loan repayment.



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Riverdale, MD 20737

As your nonprofit Homeownership Advisor, HomeFree-USA helps you...

Find Money

- Qualify for \$1,000s in down payment assistance
- Access money-saving mortgage products
- Cut out-of-pocket costs
- Hear how to buy using other people's money

Improve Credit

- Proven steps to boost your score
- Help to dispute errors
- Customized debt payoff plan
- Student loan counseling
- One-on-one guidance

Avoid Mistakes

- Tips to navigate the road to homeownership
- Support through each stage of the process
- Eye-opening information homebuyers shouldn't ignore

HomeFree-USA assists homebuyers to buy their home easier, faster and with fewer hassles.