

# How to Pre-qualify for a Loan

Name:

\_\_\_\_\_  
\_\_\_\_\_

Present Address:

\_\_\_\_\_  
\_\_\_\_\_

County you want to buy in: \_\_\_\_\_

Amount of monthly household income:

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Source of Income:

\_\_\_\_\_  
\_\_\_\_\_

Number of dependents (17 years old or younger):

\_\_\_\_\_

Child Care expenses (12 years old or younger):

\$ \_\_\_\_\_ per month

Monthly Debts

Monthly Rent: \$ \_\_\_\_\_

Car Loan: \$ \_\_\_\_\_

Credit Cards: \$ \_\_\_\_\_

Personal Loans: \$ \_\_\_\_\_

Other: \$ \_\_\_\_\_

Total: \_\_\_\_\_

Please Send to:

2824 Theater Avenue  
Huntington, IN 46750

\_\_\_\_\_ or \_\_\_\_\_

3326 S. Calhoun St.  
Ft. Wayne, IN 46807



## Personalized Assistance

Every home buyer has unique wants and needs. In addition to Home Buyer Education Classes, Pathfinder Community Connections staff is available to answer your questions and give you support to help throughout the home buying process. We can also refer you to agencies who specialize in other assistance available to you and your family.

## Get Started Now!

Not sure if you qualify? Want to attend class as soon as possible? Have other questions?

### Pathfinder Community Connections

3326 S. Calhoun St., Ste. 102 | Fort Wayne, IN 46807  
(260) 456-2385 or (866) 892-0513

2824 Theater Avenue | Huntington, IN 46750  
(260) 356-0521 or (800) 310-9510

For more information about Pathfinder Community Connections, our programs and services, check out our web-site at: [www.cchomes.org](http://www.cchomes.org)



Pathfinder Services is a HUD certified counseling agency. This institution is an equal opportunity provider and employer.

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[www.cchomes.org](http://www.cchomes.org)



COMMUNITY CONNECTIONS

Home Buyer Education,  
Building Assets for People and Communities

Home Ownership Education  
& Financial Assistance



## Home Buyer Education

Home Buyer Education provided by Pathfinder Community Connections consists of two, 4-hour classes focused on reviewing everything people need to know to become successful home buyers and home owners. We follow the NeighborWorks curriculum, "Realizing the American Dream", which is used by home buyer educators across the United States.

This curriculum includes information such as:

- Is Owning a Home Right for You?
- Steps in the Home Buying Process
- What is a Mortgage?
- Other Costs of Home Ownership
- How Much House Can You Afford?
- Developing a Spending Plan
- Improving Your Credit Score
- Shopping for the Right Lender & Loan Product
- Definitions of: Escrow, Appraisal, and Equity
- How to be a Good Neighbor

All Pathfinder Community Connections' instructors are certified by the Indiana Housing & Community Development Authority as Home Buyer Educators and Counselors.

## Eligibility

To qualify for Pathfinder Community Connections assistance, your family's annual income must be below a certain limit. The maximum income varies by county. Generally, a family of four qualifies if the household income is less than approximately \$23.58 an hour. Larger families may earn more and smaller families must earn less. For income guidelines for this program please visit: [www.cchomes.org](http://www.cchomes.org)

Pathfinder Community Connections customers can take Home Buyer Education classes FREE OF CHARGE! Potential home buyers include individuals who:

- Have never owned a home
- Have owned a home but no longer live there due to divorce
- Have always rented or lived with family members
- Have a good credit record
- Earn 50-80% of the area's median income,
- Want to own a home but believe they cannot afford it.

## Forgivable Down Payment Assistance Loans

Pathfinder Community Connections can access Forgivable Down Payment Assistance Loans from several sources. The amount of the assistance varies, sometimes as high as \$5,000.

## Financial Assistance

After you attend all the meetings in your course, you may become eligible for additional services:

- Forgivable Down Payment Assistance loans to help reduce the price of a home and to help with the down payment.
- Special financing to reduce your monthly payments. Many customers have house payments that are lower than their previous rent!

## Counties Served

Pathfinder Community Connections has helped people buy homes in these Indiana counties:

- |            |           |         |
|------------|-----------|---------|
| Adams      | Kosciusko | Starke  |
| Allen      | LaGrange  | Steuben |
| DeKalb     | Marshall  | Wabash  |
| Elkhart    | Miami     | Wells   |
| Huntington | Noble     | Whitley |
| Jay        | St. Joe   |         |

