

## **First-time Homebuyer Program**

### **Where do I start?**

1. Make an appointment for the First-time Homebuyer Course. At the end of the course, you will receive a certificate. The course may viewed at <https://creditsmart.freddiemac.com/paths/homebuyer-u/>.
2. You will be required to have three (3%) percent of the purchase price of your future home as a prerequisite for qualifying for the grant.
3. Contact a lender from our list to see how much of a loan you qualify for based on your income. The lender will give you a pre-approval letter.
4. Contact a licensed real estate agent to assist you with locating a home.
5. Once you have signed a purchase/sale agreement, contact Robert Burton at (609) 265-5450 to begin the underwriting process at Burlington County.

**Robert Burton**  
**Senior Loan Analyst**  
(609) 265-5450