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HAGERSTOWN HOME STORE

happenings

Opening Doors to Homeownership JULY 2004

FREE WORKSHOPS

"You Can Be a Homeowner!"

Thursday, July 8
6:00 - 8:00 p.m.
workshop full!

Sat., July 24
9:00 - 11:00 a.m.

Thurs., August 5
6:00 - 8:00 p.m.

All "Homeowner" workshops will be held at our downtown Hagerstown classroom at 21 E. Franklin Street.

Workshop volunteers needed in the New Year— call Barb today!

Tel: 301-797-0900
Fax: 301-797-2991
Email: info@hagerstownhomestore.org
21 E. Franklin Street
Hagerstown, MD 21740

Barb Spielman
Housing Advisor & Acting Director

Jennifer Daley
Community Relations

Laurie Elmy
Administrative Assistant



DSELP - More Money, But Only Until July 31!

The State is now offering homebuyers **up to \$5,000 for downpayment and settlement** expenses. Buyers must use the **Maryland Mortgage Program (MMP)**.

This is a limited time offer, folks -- buyers must have their MMP (aka "CDA loan") reserved **before July 31** to get the \$5,000!

And buyers have to request this program -- it's called "DSELP" -- when they make their mortgage application. It's not an automatic gift -- you've got to ask for it!!

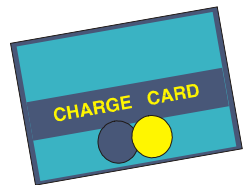
For details, call Barb Spielman at (301) 797-0900.

Even more downpayment and settlement help through the City's Downtown Residency Initiative

Earlier this Spring the City announced this new program.

For homebuyers: **\$1,500 for downpayment and closing costs**

Participants must agree to live in the area for 2 years. Otherwise, they simply repay all or part of the grant.



Don't lose a client just because they're not credit worthy right now.

Send them to the Home Store for free credit counseling! Barb Spielman can help counsel them to correct their credit issues.

Then, when they're ready to buy, Barb Spielman will send them back to you! Call Barb at (301) 797-0900 to find out how we can help you turn "almost qualified" buyers into "fully qualified" buyers!

Hagerstown Home Store is operated by Community Housing Resources, a 501(c)(3) nonprofit organization dedicated to promoting fair housing and homeownership.

