

## Our Partners

City of Greenville Community Development

Allstate Insurance

Bank of America

BB&T Bank

Babb & Brown Law Offices

Center for Equal Justice

Century 21 Bob Capes Realty

Compass of Carolina

Douglas Dent, PA Attorney

Fannie Mae

First Citizens Bank

Greater Greenville Association of Realtors

Greater Greenville Home Builders Association

Greenville Housing Authority

Greenville Housing Futures

Greenville County Redevelopment Authority

Greenville Police Department

RHI Home Inspections

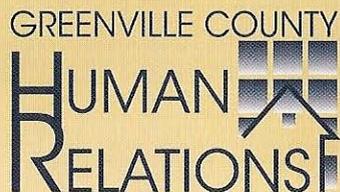
SC Housing Finance & Development Authority

SHARE

Keable Brown, PA.

United Way of Greenville County

Wachovia



301 University Ridge, Suite 1600  
Greenville, SC 29601  
864-467-7095 (fax) 864-467-5965

*Loss Mitigation Counseling*

*(Foreclosure Prevention)*

*Affordable Rental Housing Search*

*Landlord/Tenant Mediation*

*High Cost Loan Counseling*

*Reverse Mortgage Counseling*

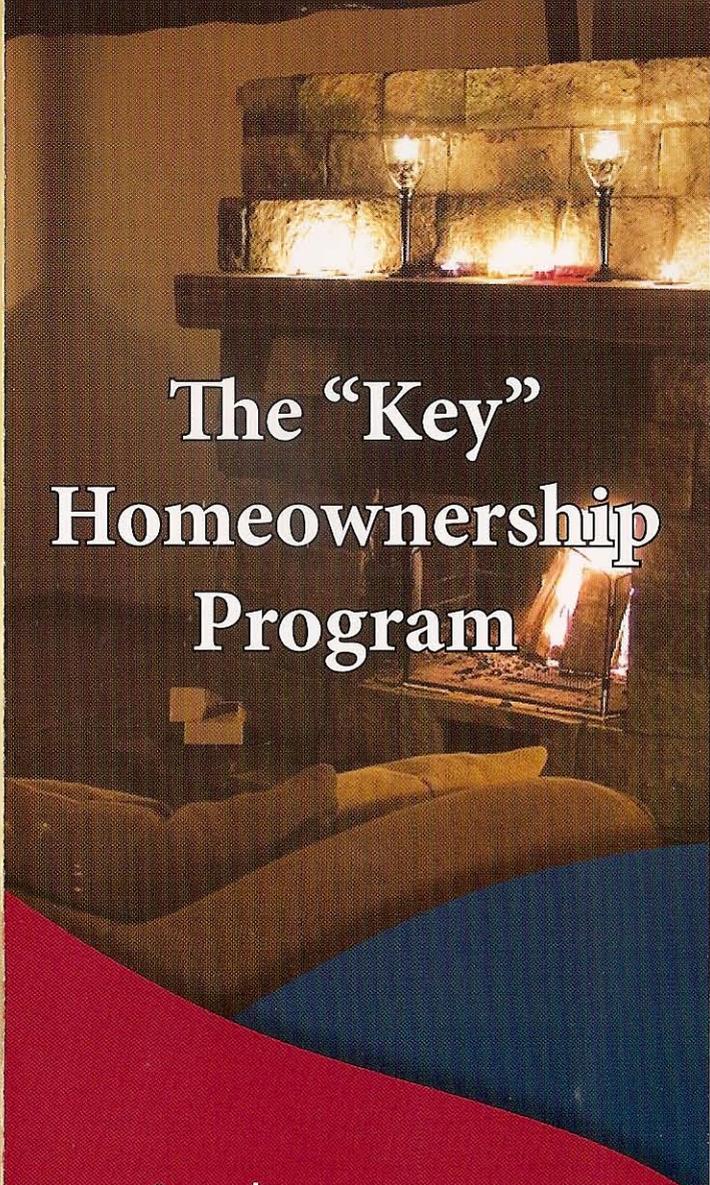
*Predatory Lending Counseling*

*Credit Smart/Money Smart*

*Post Purchase Counseling*

The Greenville County Human Relations Commission is a Fair Housing agency. Go to our website for details on other services we also provide to the community.

[http://www.greenvillecounty.org/Human\\_Relations/](http://www.greenvillecounty.org/Human_Relations/)

A photograph of a living room with a stone fireplace, a brown sofa, and a blue blanket. The fireplace has a fire burning, and there are two lit candles on the mantel.

# The "Key" Homeownership Program

See how you can  
become a homeowner!

**Greenville County Human  
Relations Commission**



# The “Key” Program

## The Key Program for Homeownership

is a free counseling and education program designed to help low-to-moderate income residents become home owners.

The Key Program takes you through the home-buying process step-by-step, and covers everything from deciding whether you can afford to own a home, to information about mortgages, closing costs, budgets and home maintenance. The program also addresses many of the issues that you may face as a potential home buyer, and gives you the tools you need to help you succeed.

*All our services are free and confidential.*

## Housing Counseling

The first step in The Key Program is a pre-counseling session with the program coordinator. During your counseling session he will review your credit and debt with you, discuss your current income and savings to determine if you are ready to purchase a home. You may be asked to provide documentation to support your information. This same information will be needed later for the loan application when you qualify.

During this session, you will also learn how to budget your money, set financial goals and make an action plan for becoming a home buyer.

## Homeownership Education Course

The next step in the Key Program is a eight hour course which is designed to help you

plan for home ownership. Classes are held once a month. Below is a list of the course modules:

- Planning for Homeownership
- Credit Analysis/Household Budget
- Financing the Home Purchase
- Shopping for a Home
- Applying for a Mortgage
- The Closing Process
- Living In and Maintaining Your Home
- Post-Closing Activities

## Qualifications?

To qualify for the program you must:

- Be 18 years of age or older
- Live or work within Greenville County
- Earn less than 80% of Greenville’s median income.
- Proof of Income
- Proof of Residency

## Questions?

The key program can help you answer questions such as....

- Can I qualify for a mortgage with bad or no credit?
- How much money do I need for a down payment?
- If I am not qualified to buy a house today, what steps can I take to make sure I will be able to buy one in the future?
- What is my credit rating, what does it mean, and what can I do to improve my credit score?
- What amount of money does it take to keep a house in good condition and properly insured?
- What improvements can I make to my new house to make it easier to sell in the future?
- What effect does my citizenship status have on my securing a mortgage for my first home?