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For Immediate Release

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April 22 Seminar Equips First-Time Buyers for Home Ownership

Though mortgage rates are at their lowest levels since the 1950s, potential first-time buyers still face barriers to home ownership: poor credit, unstable job histories, insufficient funds for a down payment, just to name a few. However, perhaps the biggest barrier to first-time buyers is the fear that the American Dream of home ownership is out of their reach. The keys to breaking down these barriers is education and awareness about home ownership—and pre-approval for mortgage financing.

Equipping potential homebuyers with education and pre-approval is the objective of a free homebuyer seminar on Thursday, April 22, titled “Are You Prepared for the Road to Home Ownership?” Greg Incardona, a speaker for the National Association of Mortgage Brokers and Pennsylvania Association of Mortgage Brokers, will be conducting the seminar, which will be held at the Holiday Inn-Green Tree, starting at 6:00 PM.

The seminar presentation, developed by the National Association of Mortgage Brokers, teaches the basics of financing and purchasing a home, and covers topics such as issues and costs of home ownership, managing personal finances, fair housing laws, and do’s and don’ts for new homeowners.

The free seminar also includes dinner and question-and-answer time with a panel of home-buying professionals (including a title attorney, certified public accountant, insurance agent, and mortgage broker). National lenders will also be available to pre-qualify buyers. The goal is for participants to leave with three things: knowledge of how to purchase and own a home, a network of professionals who can help them buy a home, and pre-approval to go shopping for a home.

“In addition to educating people about home ownership, we will help people get qualified for a mortgage,” says Greg Incardona. “We will make sure that when the people attending this seminar are ready to shop for a home, they will have a written pre-approval for their financing. Any Realtor will consider these home buyers as ‘cash’ buyers, which is a huge advantage in buying a home.”

To register for the seminar, call Greg Incardona at 412-720-5786 anytime between 9:00 AM to 7:00 PM, Monday through Friday.

Greg Incardona is a mortgage advisor with Eagle Mortgage Associates, and a member of the National Association of Mortgage Brokers and the Pennsylvania Association of Mortgage Brokers. Greg often speaks to community members about home ownership and mortgage issues. Eagle Mortgage Associates provides homebuyers with these services: residential refinancing, secured lines of credit, loan consultation, and debt consolidation. For more information, visit www.eaglemortgagepa.com.

Established in 1973, the National Association of Mortgage Brokers (NAMB) is the only national trade association representing the mortgage broker industry. With 46 state affiliates (including the Pennsylvania Association of Mortgage Brokers, www.pamb.org), and more than 16,000 members, NAMB promotes the industry through programs and services such as education, professional certification and government affairs representation. NAMB members subscribe to a code of ethics and best lending practices that foster integrity, professionalism and confidentiality when working with consumers. For more information, visit www.namb.org.

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