



1611 Genesee Street  
Utica, NY 13501  
Tel. 315-724-4197  
Fax. 315-724-1415

NYS TDD Relay # 800-622-1220  
[www.thehomeownershipcenter.org](http://www.thehomeownershipcenter.org)

Contact: Julie Howarth  
315-724-4197  
[Jhowarth@unhs.org](mailto:Jhowarth@unhs.org)

FOR IMMEDIATE RELEASE

## Don't Let the Mortgage and Credit Crisis Ruin Your American Dream

**February 22, 2010 (Utica, NY)** – In the wake of the housing and mortgage crisis, many first-time homebuyers will be scrutinized more closely as they apply for a mortgage loan. In order to understand what lenders are looking for in a mortgage-ready applicant, The HomeOwnership Center offers educational classes that prepare first-time buyers for the home buying process.

It is critically important for first-time homebuyers to be armed with information regarding credit scores, the lending industry, the real estate market and all of the paperwork involved in the purchase process. The next class begins March 6, 2010. For more information about the HomeBuyer Education class, please call Victoria at (315) 724-4197.

For more information about The HomeOwnership Center's Educational Workshops or confidential one-on-one counseling for existing or prospective homeowners, please call 315-724-4197 or visit [www.thehomeownershipcenter.org](http://www.thehomeownershipcenter.org) for more information.

Chartered in 1979 by NeighborWorks America, The UNHS NeighborWorks® HomeOwnership Center has been the leader in housing initiatives for more than 30 years. Through various programs such as Home Buyer Education, Financial Literacy and Pre-purchase Counseling, the certified and trained staff at the HOC offers a multitude of services on HomeOwnership. The HOC is your one-stop shop for HomeOwnership. Serving Oneida, Herkimer and Madison counties.

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If you would like more information on this topic, or to schedule an interview, please contact Julie Howarth at (315) 724-4197 or email Julie at [jhowarth@unhs.org](mailto:jhowarth@unhs.org)