



Understanding The Homebuying Process



Buying a home can be exciting and overwhelming. Knowing what to expect at each step of the process can give you confidence that you're making the right decision.

Financial Pathways Of The Piedmont's Center For Homeownership

Essent has partnered with Financial Pathways, an independent nonprofit agency, to provide free homebuyer education to prospective homebuyers.

Financial Pathways' program is HUD-approved and meets the needs of most homebuyers, including those with loans through Freddie Mac's Home Possible® program.

Two Ways To Learn

This self-paced course consists of 8 learning modules followed by a brief test. You can complete the course and test online or by downloading and reviewing the modules and having a brief phone interview with a Financial Pathways counselor.

Homeownership Topics Include:



Credit analysis and household budgeting



Financing your purchase



Selecting a home and neighborhood



Applying for a mortgage



How points and closing costs work



Closing the real estate transaction



Working with a real estate professional



Maintaining your home and its value



When you successfully complete the course, you'll receive a Certificate of Completion that you can share with your lender.

Learn more about our free homebuyer education program and explore your financing options at essent.us/homebuyers. Available in English and Spanish.

The availability of our free homebuyer education program may change without notice and other limitations may apply. Borrowers with loans through Fannie Mae's HomeReady® program must complete their homebuyer education through Fannie Mae's education partner – Framework.

Home Possible® is a registered trademark of Freddie Mac. HomeReady® is a registered trademark of Fannie Mae.

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Two Radnor Corporate Center, 100 Matsonford Road, Radnor, PA 19087 | essent.us

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