

WELCOME!

To Our
Homebuyer Education Class and June's
Homebuyer Celebration Event



HOUSING AND
COMMUNITY
ENGAGEMENT
DEPARTMENT

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HUD Counselor ID-P9A6CU

INTRODUCTION



FIRST TIME HOMEBUYERS' EDUCATION CLASS

The City of Gastonia – HOUSING AND COMMUNITY ENGAGEMENT DEPARTMENT provides Housing and Pre-purchase counseling. As a client, you are not obligated to receive, purchase, or utilize any other services offered by the City of Gastonia, HOUSING AND COMMUNITY ENGAGEMENT DEPARTMENT to receive housing counseling services.

Any information provided is for informational purposes only.

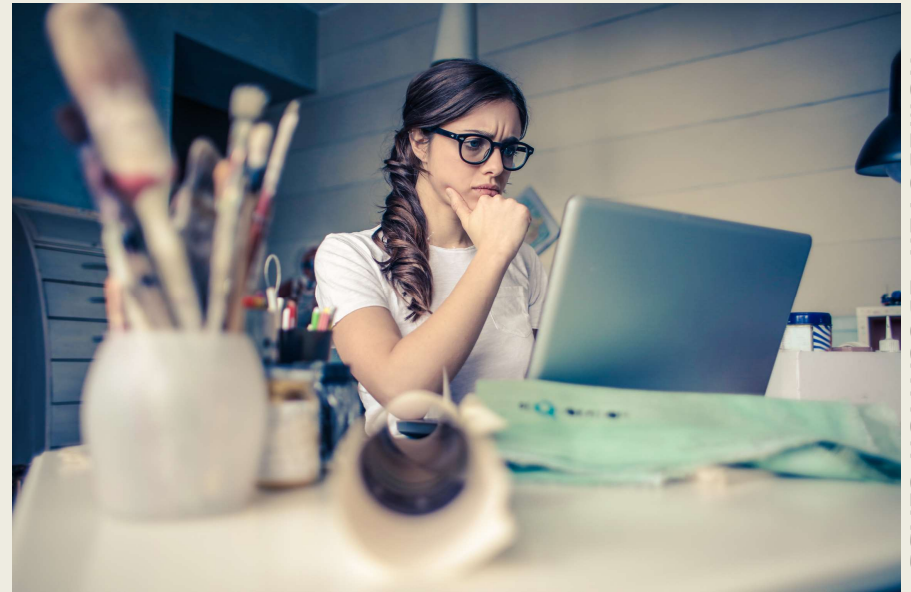


KNOWING THE BASICS

Renting vs Buying

Renting: freedom to move, no investment risks. Not responsible for repairs.

Buying: Stable housing cost, building equity, on going maintenance/repair costs.



WHAT IS MY FIRST STEP?

- Request an application packet by email, phone, or in person.
- Submit the completed packet by email, mail, or drop off.
- Once received, staff will review your documents for completeness and then schedule a one-on-one appointment to discuss your debts, credit, and your individualized Action Plan for the homebuying process.
- Attend a Homebuyer Education class (required for all applicants).



Contact US

City Of Gastonia
Housing and Neighborhoods
150 S. York Street Gastonia, NC 28052
Garland Center, 2nd Floor

Laretta Gordon 704-854-6602
Laretta.Gordon@GastoniaNC.gov

Scan me to learn more!



<https://gastonia.nc.gov/community/>



Homebuyer's Assistance Program



We're honored to be part of your homeownership

WHAT WE DO

The HOME Program, funded by the U.S. Department of Housing and Urban Development (HUD), provides down payment and closing cost assistance paired with affordable FHA, USDA, or Conventional mortgage products. Assistance is offered as a soft-second mortgage, forgiven after 5–10 years depending on the funding amount. If the home is sold, refinanced without approval, or no longer used as the primary residence during this period, the assistance must be repaid.

Eligible homebuyers may receive up to \$15,000 through a limited pilot program, with the standard maximum of \$7,500 applying once pilot funds are depleted. Assistance amounts are need-based, ensuring support is tailored to each household while allowing the City to serve more local families.



ASSISTANCE OVERVIEW

Pilot Program — Up to \$15,000

- 10-year deferred forgivable loan. Forgiven in full at year 11
- Full repayment if a trigger event occurs during the 10-year term
- Trigger events: sale or transfer, refinance w/out approval, loss of primary residency, foreclosure
- Limited-time assistance while pilot funds remain.

Standard Program — Up to \$7,500

- 5-year deferred forgivable loan
- 20% forgiven each year the home remains the primary residence
- Remaining balance repaid if a trigger event occurs
- Trigger events: sale, refinance, foreclosure, or loss of primary residency
- This assistance level remains available after pilot funds are exhausted

WHERE WE SERVE

To qualify for assistance clients must:

- Currently reside within Gaston County, (Belmont, Bessemer City, Cherryville, Cramerton, Dallas, Gastonia, Lowell, McAdenville, Mount Holly, Ranlo, Stanley.)
- Unincorporated areas of Gaston County
- Within city limits of Kings Mountain (both Gaston & Cleveland)

INCOME LIMITS

Maximum gross income based on family size

Effective 06/01/2026

<u>Family size</u>	<u>Income limit</u>
1 person	\$65,750
2 persons	\$75,150
3 persons	\$84,550
4 persons	\$93,900
5 persons	\$101,450
6 persons	\$108,950
7 persons	\$116,450
8 persons	\$123,950

Call for larger household sizes & Cleveland County income limits

WHAT WE NEED

To qualify for assistance, the clients must provide:

- Completed Application
- W2's & tax returns from last two years
- Pay stubs from last 2 months and proof of any other income.
- Income documents for all working household members age 18+ (full-time students excluded)
- Bank statements from the last 2 months for all accounts
- Proof of at least \$1,000 in savings
- \$750 of your own funds toward the purchase.

Getting organized

File Maintenance

- How can you get organized?
 - Category
 - Home, insurance, utilities, car...
 - Detailed Category
 - Monthly



Be in the **KNOW** with ID Theft



- How do you think ID theft occurs?
- How to detect if you're a victim?
- What to do if you're a victim?
- Can identity theft affect a first-time homebuyer?



DEVELOPING A BUDGET



- A budget/spending plan is about giving every dollar a purpose. Knowing where your \$ went.
- What comes to mind when you think of a budget/spending plan?

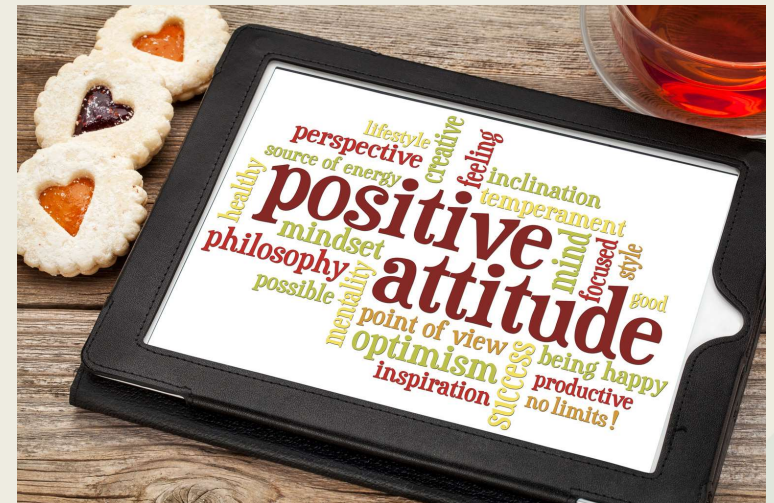
ADJUST YOUR BUDGET ATTITUDE

It is important to see a budget as a guide, to help spend responsibly and ENJOY life.

Let's look at some of the biggest expenses most of us have:

- Mortgage/rent payments
- Utilities
- Food
- Transportation
- Clothing
- Entertainment

How will cutting these things impact your quality of life?



Managing your money

The key is to spend less than you make!!!

Steps to establishing a Budget/Spending Plan

Step 1: Estimate your income

- Salary
- Child Support
- Part-time job
- Side Jobs ex: nails, hair, auto repairs

Step 2: Identify your Expenses

- Need a copy of your bank statements
- Credit card statements
- Cash receipts, etc...



Step 3: Do the Math

- Get everything in writing, is one of the best ways to make it real.
- Find your spending leaks and Plug them! A tiny leak sinks big ships.
- Stick with it.



Step 4: Evaluate your budget and set goals

- How much are you currently paying in rent?
- What kind of things can you do to change?
- Future expenses?
- Emergency account (6-12 months)

IDENTIFY YOUR NEEDS VS. YOUR WANTS

Needs: something necessary to live and function.

- Shelter-rent/house payment
- Water-to live
- Electricity-to stay cool or warm
- Food-to live
- Car-to go to work

Wants: something that can improve your quality of life.

- Eating out
- Shopping
- Hair and Nails
- Online games
- Tattoos
- Entertainment

Where should your money go?



Smart strategies that work!

SIMPLE SAVINGS STRATEGIES

- Determine what is the goal for the money.
 - House fund?
 - Christmas fund?
 - Birthday fund?
- What barriers might keep you from reaching your goals?
- Take control of your life and your spending, no one is going to do it for you!



TIPS TO BECOME DEBT FREE



- Start controlling your finances
- Track expenditures
- Trim spending
- Increase monthly payments on debts
- Plan for recurring expenses
- Don't borrow any more money
- Be patient



SELF REFLECTION

- **How satisfied am I with my spending behavior?**
- **Am I willing to make changes?**
- **What changes would I need to make to buy my home?**
- **What is the most important thing I WILL change?**
- **What is the first step I could take to reach my goal of homeownership?**



The Four C(s) of Credit



CHARACTER -
Will you repay?

CAPITAL -
Valuable Assets



CAPACITY -
Can you Repay?

COLLATERAL



CREDIT REPORT



UNDERSTANDING YOUR CREDIT REPORT

There are three major credit reporting Bureaus.

Equifax

Experian

Transunion

Did you know you can pull your report once a year for free?



(877) 322-8228



PO Box 105281, Atlanta, GA 30348-5281



www.annualcreditreport.com



Three Credit Bureaus

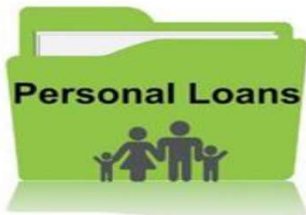


experian™

EQUIFAX®

TransUnion™ *tu*

Retain Consumer Financial Data About ...



Other Household Interactions can also Impact a Credit Report



KNOW YOUR REPORT

What are the components of the Credit Report?

Personal Information, Credit History, Inquiries, etc..

FICO, what is it?

- a credit scoring system developed by Fair Isaacs and scores range from 300 to 850.

FICO, why is it important?

- used by lenders to determine whether to extend credit or service.
- an estimate of your credit risk based on a snapshot of your credit at a particular point in time
- The higher the score the lower the risk.

7. Personal Information

Creditors use your personal information primarily to identify you. This information has no impact on your credit score.

Identification

Identification is the information in your credit file that indicates your current identification as reported to Equifax. It does not affect your credit score or rating.

Name

Formerly known as

Social Security Number

Age or Date of Birth

Other Identification

You currently do not have any Other Identifications in your file.

Alert Contact Information

You currently do not have any Alert Contacts in your file.

Contact Information

Contact information is the information in your credit file that indicates your former and current addresses as reported to Equifax. It does not affect your credit score or rating.

Address	Status	Date Reported
	Current	Apr 21, 2025
	Former	Dec 26, 2018
	Former	Apr 17, 2013

Employment History

Employment history is the information in your credit file that indicates your current and former employment as reported to Equifax. It does not affect your credit score or rating.

Company	Occupation

8. Inquiries

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that do not.

Hard Inquiries

Inquiries that may impact your credit rating/score

These are inquiries made by companies with whom you have applied for a loan or credit. They may remain on your file up to 2 years.

Date	Company	Request Originator
Mar 11, 2025	DISCOVER HOME LOANS 2500 Lake Cook Rd Riverwoods, IL 60015-1838 (800) 973-5054	
Sep 03, 2024	WEBBANKMOSAIC 601 12TH STREET STE 325 OAKLAND, CA 94607 (855) 746-7849	
Mar 13, 2024	STATE EMPLOYEES CREDIT UNION 3101 WAKE FOREST RD RALEIGH, NC 27609 (800) 438-1105	
Mar 13, 2024	COASTAL FEDERAL CREDIT UNION 1000 ST ALBANS DRIVE RALEIGH, NC 27609 (919) 420-8156	
Mar 13, 2024	GM FINANCIAL 801 CHERRY ST STE 3500 FORT WORTH, TX 76102-6854	
Mar 13, 2024	FIFTH THIRD BANK, N.A 5050 KINGSLEY DR CINCINNATI, OH 45202 (513) 358-0480	
Mar 13, 2024	TRULIANT FEDERAL CREDIT UNION 3200 TRULIANT WAY	

KNOW YOUR REPORT

2025 \$500 \$500 \$500

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023												
2024												
2025												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	✓	✓	✓	⊘	⊘	⊘	⊘	⊘	⊘	⊘	⊘	⊘
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	⊘	⊘	⊘	⊘	⊘	⊘	⊘	⊘	⊘	✓	✓	✓
2018	⊘	⊘	⊘	⊘	⊘	⊘	⊘	⊘	⊘	⊘	⊘	⊘

✓ Paid on Time 30 30 Days Past Due 60 60 Days Past Due 90 90 Days Past Due 120 120 Days Past Due
 150 150 Days Past Due 180 180 Days Past Due V Voluntary Surrender F Foreclosure C Collection Account
 CO Charge-Off B Included in Bankruptcy R Repossession TN Too New to Rate ⊘ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$304	Payment Responsibility	INDIVIDUAL
Credit Limit	\$500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	
Balance	\$0	Date Opened	May 13, 2017
Amount Past Due		Date Reported	Apr 12, 2025

EQUIFAX

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[Summary](#) [Revolving](#) [Mortgage](#) [Installment](#) [Other](#) [Statements](#) [Personal Info](#) [Inquiries](#) [Public Records](#) [Collections](#)

2025

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023												
2024												
2025												

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2025	✓	✓	⊘	⊘	⊘	⊘	⊘	⊘	⊘	⊘	⊘	⊘
2024	⊘	⊘	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time 30 30 Days Past Due 60 60 Days Past Due 90 90 Days Past Due 120 120 Days Past Due
 150 150 Days Past Due 180 180 Days Past Due V Voluntary Surrender F Foreclosure C Collection Account
 CO Charge-Off B Included in Bankruptcy R Repossession TN Too New to Rate ⊘ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$14,381	Payment Responsibility	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	72 MONTHS
Balance	\$10,765	Date Opened	Mar 13, 2024
Amount Past Due		Date Reported	Mar 31, 2025
Actual Payment Amount	\$300	Date of Last Payment	Mar 2025
Date of Last Activity	Mar 2025	Scheduled Payment Amount	\$294
Months Reviewed	12	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	

EQUIFAX

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HOW A FICO SCORE IS DETERMINED

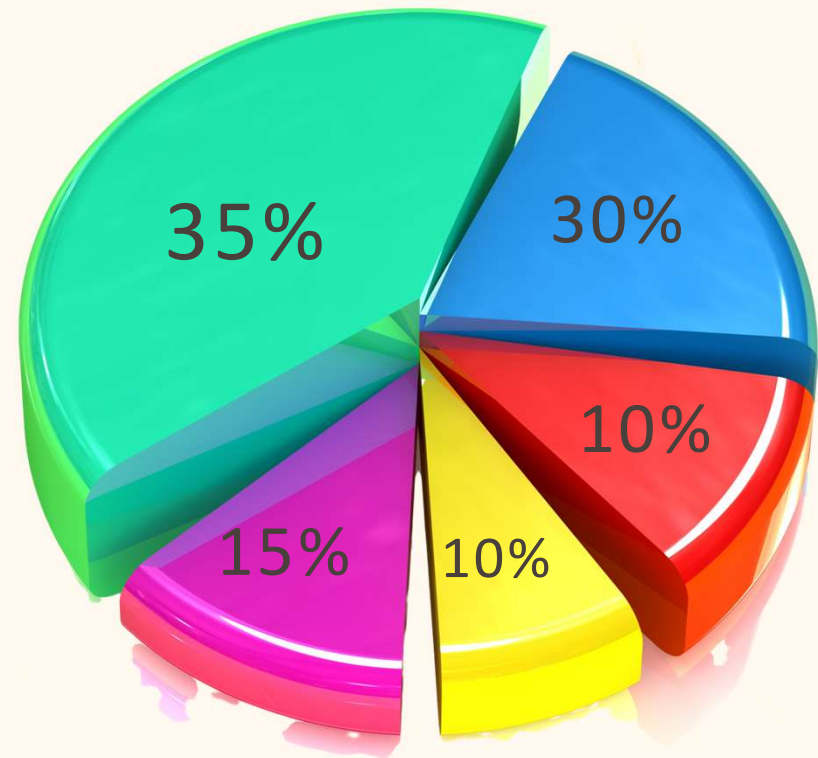
Payment History: 35% or 297.5 points.

Amounts Owed: 30% or 255 points.

Length of Credit History: 15% or 127.5 points.

New Credit: 10% or 85 points.

Types of Credit Used: 10% or 85 points.



The **Good** and **BAD** of USING CREDIT

- Credit is only **BAD** if it is not used properly. Ex: **To Purchase a cheeseburger!**
- Such as paying interest every month that you can't afford at **29.99% - 34.99%** and paying fees to carry a credit card.
- **Get goods and services before paying.**
- **Helps to manage emergencies.**



- Usually have a small impact
- Some inquiries are ignored completely
- Rate Shopping - Within a short period of time (30 days)



Understanding your credit report: Inquiries

DEBT MANAGEMENT

It takes time and there is no quick fix!

- ONLY buy what you need
- Pay your bills on time
- Get current and stay current
- Keep balances low on revolving accounts
- Pay off debt - but don't close accounts
- Don't open new accounts that you don't need



Enjoy!!



MORTGAGES: Deanna Smith, Mortgage Loan Officer



Building Generational Wealth through Homeownership

Deanna Smith
Mortgage Loan Officer



Agenda

Who are we?

Income and Ability to
Repay Requirements

Applying for a
mortgage

Self Help Mortgage
Loans

Who are we?

A full- service credit union and a Community Development Financial Institution (CDFI).

Mission: Creating and protecting ownership and economic opportunity for all, especially people of color, women, rural residents and low-wealth families and communities.

Capacity = Ability to repay



Your debt-to-income ratio is all your monthly debt payments divided by your gross monthly income.



This ratio is one of the ways that lenders measure your ability to manage the monthly payments to repay the money you plan to borrow. Most lenders ratios range from 43%-50% DTI.



Back ratios includes all monthly debt obligations (potential mortgage payment, credit cards, student loans, auto loans, child support/alimony payments)

Capacity = Debt to Income Ratio (DTI)

FRONT END DTI

{ HOUSING EXPENSES }
divided by Gross Income



Housing Expenses

Mortgage, Principal and Interest Payments
Property Tax
Homeowner's Insurance
Other: Mortgage Insurance, HOA Fees

BACK END DTI

{ HOUSING + OTHER EXPENSES }
divided by Gross Income



Student Loans



Car Loans



Loans



Credit Cards

*Allowable DTI Ratio is Dependent on the Loan Program Chosen



DTI example

- *Gross monthly income = \$3000*
- *Monthly housing expenses = \$800*
- *Other monthly debts = \$300*

HOUSING RATIO (*Front*)

$$\$800/\$3000 = .27 \text{ or } 27\%$$

Debt Ratio (*Back*)

$$(\$800 + \$300) / \$3000 = .37 \text{ or } 37\%$$



Applying for a mortgage

- Complete mortgage application
- Submit required documentation
 - 30 days pay stubs
 - Last 2 years of W-2s
 - Last 2 years of federal tax returns
 - Most recent 60 days bank statements
 - Documentation of any other income
 - Driver's License and Social Security card

Self Help Home Loans

- Purchase or Refinance – Cash Out
- Fixed interest rates
- DTI ratios 50%
- Max LTV up to 105%
- 580 minimum credit score required
- Non-traditional credit accepted
- Minimum borrower investment required as low as 1%
- No PMI (private mortgage insurance)
- Down payment assistance programs available for those that qualify.
- Double-wide and single-wide financing with 5% down

FAIR HOUSING



What is the Fair Housing Act?

Title VIII of the Civil Rights Act of 1968, with the Fair Housing Authority Amendments Act of 1988, is called the Fair Housing Act. These combined laws make it illegal to discriminate in housing sales or rentals or in housing lending and insurance based on...

- ♥ Race
- ♥ Color
- ♥ Sex
- ♥ National Origin
- ♥ Family Status
- ♥ Religion
- ♥ Disability

FAIR HOUSING

In the Sale and or Rental of Housing:

It is illegal to take any of the following actions because of race, color, religion, sex (including gender identity and sexual orientation), disability, family status, or national origin:

- Refusal to rent or sell housing
- Refusal to negotiate for housing
- Set different terms, conditions, or privileges for rental
- Falsely deny that housing is available for inspection or rental
- Impose different sales prices or rental charges for the rental of a dwelling
- Use different qualification criteria or applications, or rental standards.
- Evict a tenant or guest
- Make the unit unlivable
- Fail or delay performance of maintenance or repairs. Etc...

FAIR HOUSING



Do you feel you're being discriminated against?

Legal Aid Fair Housing (855) 797-3247

Fair Housing NC (800) 440-8091

PREDATORY LENDING



- **High-pressure sales or deceptive sales tactics**
- **Preys on lack of information or lack of credit confidence**
- **Higher interest rates, points, fees**
- **Advertised as “last option” loans**
- **Credit problems? No problem**
- **When everyone says no, we say yes!**

Name a few of these companies

WHOM DO PREDATORY LENDERS TARGET?

- People “desperate” for help
- Poor people
- Minorities
- Single mothers
- People with low credit scores
- Elderly
- People uneducated about finances



**The REALTOR'S ROLE:
Connie Ward
Chanci' Rankins/LaShunta Little-
Williams**



inCREDIBLE REALTY GROUP

Selecting a Home

Educating and empowering you to make informed,
confident decisions throughout the homebuying process.

1. The Role of a REALTOR®

2. Needs vs. Wants

3. Offer to Purchase

4. Due Diligence &
Earnest Money

carolinahomebuyerclass.com



SELECTING A HOME

The Role of a REALTOR®

What your agent does — and why it matters

1

5 MIN

What Your REALTOR® Is Legally Obligated to Do

inCREDIBLE REALTY GROUP

01

Loyalty & Confidentiality

Acts exclusively in your best interest and keeps all personal information confidential.

04

Professionalism

Provides access to MLS listings, cooperates with other brokers, follows the REALTOR® Code of Ethics.

02

Care & Diligence

Discloses all known material facts about properties and protects you from foreseeable risks.

05

Guidance & Support

Connects you with trusted lenders, attorneys, inspectors, and coordinates the entire process.

03

Communication & Negotiation

Explains contracts, presents and negotiates offers on your behalf, keeps you updated.

70% of all real estate lawsuits involve unrepresented buyers — your REALTOR® protects you.

Beyond the Legal Requirement — What We Actually Do for You

inCREDIBLE REALTY GROUP

A great REALTOR® doesn't just meet the legal standard — we go further. Every decision we make puts YOUR best interest at the center.

EDUCATE

We make sure you understand every step.

- Explain market conditions before you make an offer
- Walk you through every contract clause in plain language
- Ensure you know your rights, timelines and deadlines
- Prepare you for what to expect — no surprises

ADVISE

We give you honest guidance — not just answers.

- Share comparable sales data to anchor your offer price
- Identify red flags in inspections, disclosures and titles
- Tell you when to walk away, even if it's hard to hear
- Recommend vetted attorneys, lenders and inspectors

ADVOCATE

We fight for your best outcome at every turn.

- Negotiate purchase price, repairs and closing costs
- Push back on seller demands that don't serve you
- Stay in communication with all parties on your behalf
- Represent your interests from offer to closing table

Our C.A.K.E. Philosophy: Credibility · Accountability · Knowledge · Excellence — carolinahomebuyerclass.com



SELECTING A HOME

Creating Your Wishlist: Needs vs. Wants

Clarifying priorities before you start shopping

2

5 MIN

Know What You Must Have vs. What You'd Love to Have

inCREDIBLE REALTY GROUP

NEEDS

Non-negotiables — deal-breakers if missing

- Number of bedrooms & bathrooms
- Location & school district
- Monthly payment within budget
- Neighborhood feel and community vibe
- Accessibility / single story (if needed)

WANTS

Preferences — great to have, but flexible

- Updated kitchen or bathrooms
- Large backyard or outdoor space
- Garage or extra storage
- Open floor plan
- Move-in ready condition



SELECTING A HOME

Understanding the Offer to Purchase Contract

What you're signing and what it means

3

5 MIN

Key Components of the Offer to Purchase

inCREDIBLE REALTY GROUP

01

Purchase Price

What you're offering to pay — based on market analysis, not just the listing price.

02

Due Diligence Fee

Non-refundable fee paid to the seller to reserve the home while you inspect the property. Amount is negotiated.

03

Earnest Money Deposit

Good-faith deposit held in escrow. Applied to your down payment or closing cost at closing.

04

Closing Date

Target date for ownership transfer — typically 30–45 days after acceptance.

05

Seller Concessions

A negotiated contribution from the seller toward your closing costs. Reduces your out-of-pocket expenses at closing.

06

Personal Property

Items included or excluded — appliances, fixtures, and negotiated items are listed here.

Always review the Offer to Purchase contract with your attorney before signing.



SELECTING A HOME

Due Diligence & Earnest Money Deposits

Two critical deposits — and what happens to them

4

5 MIN

Understanding Your Two Deposits

DUE DILIGENCE FEE

- Paid directly to the seller
- 100% non-refundable — no exceptions
- Takes the home off the market for you
- Buys time to inspect, research and secure financing
- Amount is negotiated — no standard rate

You lose this fee if you cancel — for any reason.

EARNEST MONEY DEPOSIT

- Held in escrow by a neutral third party
- Refundable if you cancel during Due Diligence
- Applied to your down payment or closing costs at closing
- Shows the seller you are a serious buyer
- Typically 1% of the purchase price

Safe to recover — if you act before DD expires.

Pro Tip: During the Due Diligence period, you can exit for ANY reason and get your Earnest Money back.



Q&A

10 Minutes

No question is too basic — ask away!

carolinahomebuyerclass.com

Thank You!

Your homeownership journey starts today.

- Sign up for our FREE Homebuyer Class
- Schedule a 1-on-1 strategy session with our team
- Get pre-approved with a lender partner before you start shopping

carolinahomebuyerclass.com



PROFILE
HOMES

New Construction

Profile Homes with Diana Campbell



“From Dirt to Dream Home”

1. Choose Community & Floorplan
2. Consultation with New Home Counselor
3. Write Contract and Secure Home
4. Design & Selections (if applicable)
5. Construction Phase
6. Inspections & Appraisal
7. Loan Processing & Final Approval
8. Final Walkthrough (Orientation)
9. Closing Day

Home Inspector's ROLE: Anthony Kent, inspections +



inspections+



Termites Kill Homes



Radon Kills People



\$300k + Home?



Don't skip the home inspection

Who does the builder represent?

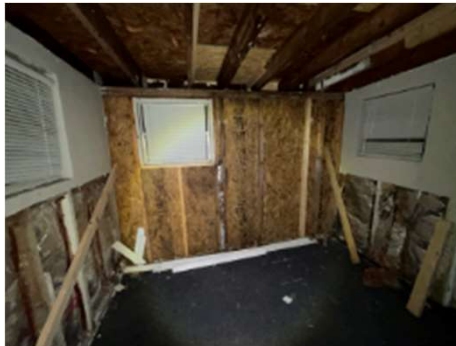
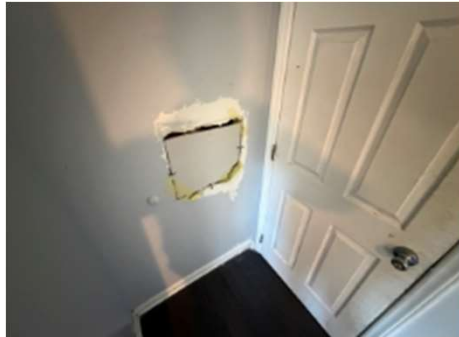
Slab Inspection



Pre-Drywall Inspection



Home Inspection



11th Month Warranty Inspection



Q & A

www.InspectionsPlus.net

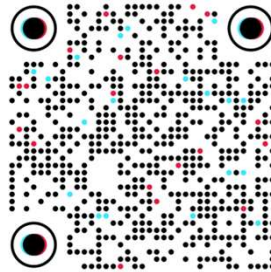
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Instagram



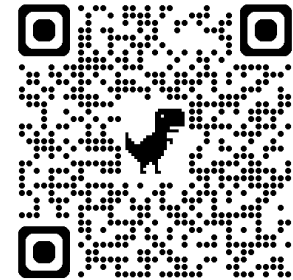
@InspectionsPlus365

TikTok



@Inspections.Plus

YouTube



@InspectionsPlus

Enjoy!!



HOMEOWNER INSURANCE:

Joshua Smith- Insurance Producer

Brightway
INSURANCE





HOME INSURANCE 101

**2026 Gaston County Homebuyer's Celebration Event:
Homebuyer's Education Class**

Presented By: Joshua Smith
In collaboration with the City of Gatonia and HUD



TODAY'S AGENDA:

- Quick introduction and agency background
- Home Insurance 101 : Policy Breakdown
 - What's covered vs what's not
- When to start looking for a policy
- Risk Assessments
 - Person/Applicant
 - Property
 - Policy
- Ways to save money on your policy premiums
- Questions





INTRODUCTION

Agency:

- Started 9 years ago by Jenny McKenzie, based in Charleston SC
- Our mission is to provide trusted guidance and exceptional service to all
- Licensed in NC/SC/GA
- Team of 7

Myself:

- Born in Vermont, and grew up in Charleston
- Bachelor of Science in Business Administration major in Business Analytics, *The University of Tennessee Knoxville.*
- Working in the insurance industry since 2023
- Currently living in West Gastonia with my fiance Reese and dog Fynn



HOME POLICY BREAKDOWN:

Typical HO3 Policy Form

(A) Dwelling Coverage

(B) Other Structures

(C) Personal Property

(D) Loss of Use

(E) Personal/Family Liability

(F) Medical Payments



Common Optional Coverages:

- Dwelling additional amounts of insurance (25% to 50%)
- Water backup
- Equipment breakdown
- Service lines
- Scheduled personal property
- Special computer coverage
- Personal injury
- Homesharing/Rental coverage
- Small claim forgiveness



WHAT'S COVERED VS NOT COVERED



Covered Perils*

- Fire and smoke/smudging from fire
- Lightning
- Falling Objects (Acts of God)
- Sudden Explosion
- Vandalism/Theft (up to certain limits)
- Sudden pipe bursts or steam overflow
- Wind/Hail/Hurricanes

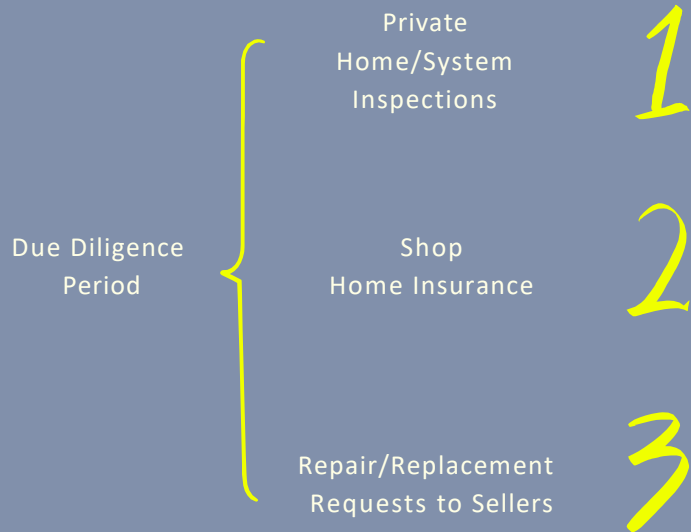
- **Peril;** is the specific event or cause of damage that leads to a loss. Simply put, it is the actual danger you are insuring your property against.

Excluded Perils*

- Earthquakes/Sinkholes/Ground Settling
- External Flooding/Landslide/Mudslide
- Governmental Actions (Seizure or demolition by public auth.)
- Nuclear Hazard (Radiation or contaminated property)
- War (Acts of war, undeclared war, civil unrest)
- Negligence/Neglect/Intentional Acts
- Wear and Tear

*Coverage is awarded based on covered causes of loss. Every policy is different with different coverage and exclusions.

WHEN TO SEARCH FOR COVERAGE?





RISK ASSESSMENTS



3 Categories Determine Your Premium (3 P's)

- **Rating Factors**
 - “How risky” or “how likely” is this person or property going to present a claim.
- **1) Personal/Insured Rating Factors**
 - Sex, Age Group, Financial Responsibility (Credit Based Insurance Score), Prior Claims, Marital Status, Family Size, Co-Applicants
- **2) Property/Dwelling Rating Factors**
 - Home Age, Home SQ Footage, Materials/Construction, Roof Age/Type/Shape, Major Systems Age/Updates, Location (Urban/Rural), Fire Protection Class, Pet Breeds, Attractive Nuisances, Prior Claims from Sellers
- **3) Policy Factors**
 - Dwelling Coverage, Deductibles, Bundled Policies, Optional coverage enhancements/endorsements



WAYS TO SAVE!

The Newer the Better

- New home, new roof, new systems = less risk

Bundles

- Same carriers for home/auto/umbrella etc
- With independent agents, often times there is a “bundle” discount for having your home and auto policy with the same agent, despite different carriers.

Preventative Tech

- Security systems with dispatch to authorities, even a doorbell camera.
- Water sensors and automatic water shut off valves

Coverage Shopping

- Your agent should be proactively shopping you every year
- It's best to renew for 2-3 years with the same carrier and THEN change carriers
 - Ensure coverage is accurate and up to date with replacement estimates and premiums

THANK YOU!



 **Brightway**[™]
INSURANCE

The McKenzie Agency

Direct: 843-352-6315

Office: 843-408-4554

josh.smith@brightway.com



Home Warranty: Marlene Campini





What's the first thing you would buy after closing?

Homeowners insurance vs home warranty

Protects Against:



Helps Cover:

- HVAC
- Plumbing
- Electrical
- Appliances

WHAT IS A HOME WARRANTY?

- a service contract that HELPS cover repairs/replacements of major home systems and appliance due to **normal wear and tear**
- **PROVIDES**
 - Predictability
 - Budget protection
 - Less stress
 - Contractors
 - Confidence during the first year of ownership

Top Breakdown Categories

- Air Conditioning
- Heating
- Plumbing
- Water Heater
- Kitchen Appliance

Pop Quiz: Which Costs More?



\$1200 - \$3500+



\$8,000 - \$15,000+
(A2L System)



\$200 - \$800

Meet Marlene!



People Helping People

Marlene Campini
Senior Account Executive

T: 980.308.6492
C: 410.802.8101
MarleneC@orhp.com
my.orhp.com/marlenecampini
www.orhp.com



TRUE LIFE STORY: May 2026

3 Questions Every Buyer Should Ask

1. How old is the HVAC?
2. How old is the water heater?
3. What happens if one of these fails next month? ☹️

What is the best gift you can give yourself after buying a home?

Why Old Republic Stands Out

Decades of experience
Realtor focused company
Strong Claims Reputation
Local Support
Comprehensive Coverage

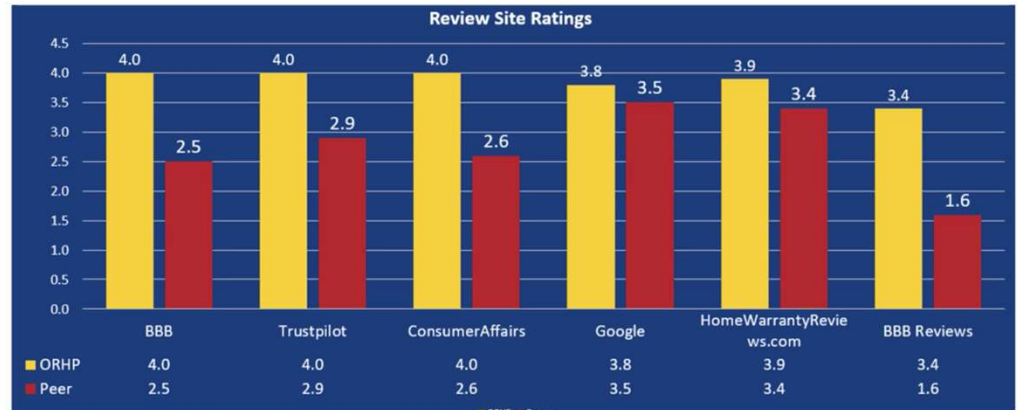
“peace of mind.”



ConsumerAffairs
**Buyer's
Choice
Awards**
2026

BEST CLAIMS HANDLING

ORHP versus Home Warranty Industry Peer Average



Reviewing the **LOAN ESTIMATE (LE)**



What is the Loan Estimate and When is it Used?

- A document provided by lenders within three business days of receiving your mortgage application.
- **It details loan terms: Interest rate, Monthly payments, Total closing costs, Taxes and Insurance.**
- Lenders may issue a revised Loan Estimate if changes occur to the loan.

Reviewing the Loan Estimate (LE)

FICUS BANK

4321 Random Boulevard • Somerscity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED 2/15/2013
APPLICANTS Michael Jones and Mary Stone
 123 Anywhere Street
 Anytown, ST 12345
PROPERTY 456 Somewhere Avenue
 Anytown, ST 12345
SALE PRICE \$180,000

LOAN TERM 30 years
PURPOSE Purchase
PRODUCT Fixed Rate
LOAN TYPE Conventional FHA VA
LOAN ID # 123456789
RATE LOCK NO YES, until 4/16/2013 at 5:00 p.m. EDT
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 3/4/2013 at 5:00 p.m. EDT

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$761.78	NO
Prepayment Penalty	YES • As high as \$3,240 if you pay off the loan during the first 2 years	
Balloon Payment	NO	

Projected Payments	Does the loan have these features?	
Payment Calculation	Years 1-7	Years 8-30
Principal & Interest	\$761.78	\$761.78
Mortgage Insurance	+ 82	+ —
Estimated Escrow <i>Amount can increase overtime</i>	+ 206	+ 206
Estimated Total Monthly Payment	\$1,050	\$968
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$206 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>

Costs at Closing	In escrow?	
Estimated Closing Costs	\$8,054	YES
Estimated Cash to Close	\$16,054	YES

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

LOAN ESTIMATE

PAGE 1 OF 3 • LOAN ID # 123456789

Closing Cost Details

Loan Costs	Other Costs
A. Origination Charges \$1,802	E. Taxes and Other Government Fees \$85
25 % of Loan Amount (Points) \$405	Recording Fees and Other Taxes \$85
Application Fee \$300	Transfer Taxes
Underwriting Fee \$1,097	F. Prepaids \$867
	Homeowner's Insurance Premium (6 months) \$605
	Mortgage Insurance Premium (months)
	Prepaid Interest (\$17.44 per day for 15 days @ 3.875%) \$262
	Property Taxes (months)
	G. Initial Escrow Payment at Closing \$413
	Homeowner's Insurance \$100.83 per month for 2 mo. \$202
	Mortgage Insurance per month for mo.
	Property Taxes \$105.30 per month for 2 mo. \$211
B. Services You Cannot Shop For \$672	H. Other \$1,017
Appraisal Fee \$405	Title - Owner's Title Policy (optional) \$1,017
Credit Report Fee \$30	
Flood Determination Fee \$20	
Flood Monitoring Fee \$32	
Tax Monitoring Fee \$75	
Tax Status Research Fee \$110	
C. Services You Can Shop For \$3,198	I. TOTAL OTHER COSTS (E + F + G + H) \$2,382
Pest Inspection Fee \$135	J. TOTAL CLOSING COSTS \$8,054
Survey Fee \$65	D + I \$8,054
Title - Insurance Binder \$700	Lender Credits
Title - Lender's Title Policy \$535	Calculating Cash to Close
Title - Settlement Agent Fee \$502	Total Closing Costs (J) \$8,054
Title - Title Search \$1,261	Closing Costs Financed (Paid from your Loan Amount) \$0
	Down Payment/Funds from Borrower \$18,000
	Deposit - \$10,000
	Funds for Borrower \$0
	Seller Credits \$0
	Adjustments and Other Credits \$0
D. TOTAL LOAN COSTS (A + B + C) \$5,672	Estimated Cash to Close \$16,054

LOAN ESTIMATE

PAGE 2 OF 3 • LOAN ID # 123456789

Additional Information About This Loan

LENDER Ficus Bank
NMLS/ _ LICENSE ID
LOAN OFFICER Joe Smith
NMLS/ _ LICENSE ID 12345
EMAIL joesmith@ficusbank.com
PHONE 123-456-7890

MORTGAGE BROKER
NMLS/ _ LICENSE ID
LOAN OFFICER
NMLS/ _ LICENSE ID
EMAIL
PHONE

Comparisons	Use these measures to compare this loan with other loans.	
In 5 Years	\$56,582 \$15,773	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	4.274%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	69.45%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input checked="" type="checkbox"/> will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly principal and interest payment.
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input checked="" type="checkbox"/> to transfer servicing of your loan.

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature _____

Date _____

Co-Applicant Signature _____

Date _____

TYPICAL BUYER EXPENSES

- Home inspections
- Surveys
- Property taxes
- Property Association Dues
- Title Search
- Title Insurance
- Hazard Insurance
- Down payment
- Lender fees
- Deed Recording



UNDERSTANDING THE CLOSING DISCLOSURE (CD)



What is the Closing Disclosure and When is it Used?

- A form used by the attorney at closing
- Itemizes all charges paid by a borrower and seller for a real estate transaction
- Gives each party a complete list of incoming and outgoing funds.

UNDERSTANDING THE CLOSING DISCLOSURE (CD)



Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information		Transaction Information		Loan Information	
Date Issued	05/20/25	Borrower		Loan Term	30 years
Closing Date	06/23/25			Purpose	Purchase
Disbursement Date	06/23/25	Seller		Product	Fixed Rate
Settlement Agent					
File #				Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
Property					<input type="checkbox"/> VA <input type="checkbox"/>
		Lender		Loan ID #	LN0001671
Sale Price	\$ 328,000			MIC #	

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$ 244,000	NO
Interest Rate	2%	NO
Monthly Principal & Interest	\$ 901.87	NO
<small>See Projected Payments below for your Estimated Total Monthly Payment.</small>		

	Does the loan have these features?
Prepayment Penalty	NO
Balloon Payment	NO

Projected Payments	
Payment Calculation	Years 1-30
Principal & Interest	\$ 901.87
Mortgage Insurance	+ 0.00
Estimated Escrow <small>Amount can increase over time</small>	+ 283.00
Estimated Total Monthly Payment	\$ 1,184.87

Estimated Taxes, Insurance & Assessments	\$ 283.00 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <small>See Escrow Account on page 4 for details. You must pay for other property costs separately.</small>	In escrow? YES YES
<small>Amount can increase over time. See page 4 for details.</small>			

Costs at Closing	
Closing Costs	\$ 3,989.89 Includes \$300 in Loan Costs + \$3,689.89 in Other Costs. <small>See page 2 for details.</small>
Cash to Close	\$ 0.00 Includes Closing Costs. <small>See Calculating Cash to Close on page 3 for details.</small>

CLOSING DISCLOSURE

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges					
01 % of Loan Amount (Points)					
02					
03					
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For					
01 Appraisal Fee		\$ 300.00			
		to FHC			
02					
03					
04					
05					
06					
07					
08					
C. Services Borrower Did Shop For					
01					
02					
03					
04					
05					
06					
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)					
		\$ 300.00			
Loan Costs Subtotal (A + B + C)		\$ 300.00			

Other Costs

E. Taxes and Other Government Fees					
01 Recording Fees	Deed: Mortgage:	\$ 90.00			
02 Recording Fees (Gaston DOT & Agmt)	to Burke & Associates	\$ 90.00			
03 Transfer Tax	to Burke & Associates		\$ 656.00		
F. Prepays					
01 Homeowner's Insurance Premium	to Hargett Insurance 2025-00103	\$ 762.00			
02 Mortgage Insurance Premium	(mo.)				
03 Prepaid Interest	(per day from to)	\$ 0.00			
04 Property Taxes	(mo.)				
G. Initial Escrow Payment at Closing					
01 Homeowner's Insurance	\$54.00 per month for 2 mo.	\$ 126.00			
02 Mortgage Insurance	per month for mo.				
03 Property Taxes	\$219.00 per month for 2 mo.	\$ 438.00			
04					
05					
06					
07					
08 Aggregate Adjustment					
H. Other					
01 1st Loan Title Insurance Premium	to Meridian Title	\$ 707.48			
02 2nd Loan Title Insurance Premium	to Meridian Title	\$ 322.09			
03 Additional Doc Prep (Gaston Co. DPA)	to Burke & Associates	\$ 150.00			
04 E-Recording Fees	to Burke & Associates		\$ 75.00		
05 HOA Annual Dues	to Dixon Village HOA	\$ 600.00			
06 HOA Processing Fee	to Dixon Village HOA	\$ 200.00			
07 Overnight / Wire Fees	to Burke & Associates		\$ 70.00		
08 Owners' Title Insurance Premium	to Meridian Title	\$ 192.32			
09 Settlement / Closing Fee	to Burke & Associates		\$ 945.00		
I. TOTAL OTHER COSTS (Borrower-Paid)					
		\$ 3,689.89			

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$ 1,619.00	\$ 3,989.89	YES
Closing Costs Paid Before Closing	\$ 0	\$ 0	NO
Closing Costs Financed (Paid from your Loan Amount)	\$ 0	\$ 0	NO
Down Payment/Funds from Borrower	\$ 84,000.00	\$ 84,000.00	NO
Deposit	\$ -1,500.00	\$ -1,500.00	NO
Funds for Borrower	\$ 0	\$ 0	NO
Seller Credits	\$ 0	\$ -2,553.89	YES
Adjustments and Other Credits	\$ -84,000.00	\$ -83,936.00	YES
Cash to Close	\$ 119.00	\$ 0	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
K. Due from Borrower at Closing	\$ 331,989.89	M. Due to Seller at Closing	\$ 328,000.00
01 Sale Price of Property	\$ 328,000.00	01 Sale Price of Property	\$ 328,000.00
02 Sale Price of Any Personal Property Included in Sale		02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$ 3,989.89	03	
04		04	
Adjustments		05	
05		06	
06		07	
07		08	
Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance	
08 City/Town Taxes		09 City/Town Taxes	
09 County Taxes		10 County Taxes	
10 Assessments		11 Assessments	
11		12	
12		13	
13		14	
14		15	
15		16	
L. Paid Already by or on Behalf of Borrower at Closing	\$ 331,989.89	N. Due from Seller at Closing	\$ 326,299.89
01 Deposit	\$ 1,500.00	01 Excess Deposit	\$ 1,500.00
02 Loan Amount	\$ 244,000.00	02 Closing Costs Paid at Closing (J)	\$ 1,746.00
03 Existing Loan(s) Assumed or Taken Subject to		03 Existing Loan(s) Assumed or Taken Subject to	
04		04 FHC 1st Mortgage Offset	\$ 244,000.00
05 Seller Credit	\$ 2,553.89	05 Payoff of Second Mortgage Loan	
06		06	
07		07	
Other Credits		08 Seller Credit	\$ 2,553.89
08		09 Habitat Jr. Mortgage DPA	\$ 76,500.00
09		10	
10 Habitat Jr. Mortgage DPA (Net)	\$ 76,436.00	11	
11		12	
12		13	
13		14	
14		15	
15		16	
16		17	
17		18	
18		19	
19		20	
Adjustments for Items Unpaid by Seller		Adjustments for Items Unpaid by Seller	
09 Habitat Jr. Mortgage DPA (Net)	\$ 76,436.00	14 City/Town Taxes	
10 Gaston County DPA	\$ 7,500.00	15 County Taxes	
11		16 Assessments	
12 City/Town Taxes		17	
13 County Taxes		18	
14 Assessments		19	
15		20	
16			
17			
18			
19			
CALCULATION		CALCULATION	
Total Due from Borrower at Closing (K)	\$ 331,989.89	Total Due to Seller at Closing (M)	\$ 328,000.00

LEGAL DOCUMENTS

- **Deed** - The legal document conveying title to a property. The property is in your name; you own the property.
- **Deed of Trust** - The document used in NC to convey to a trustee rather than to the borrower. The lender has a security interest in the home until it's paid in full.
Don't Pay, Don't Stay!
- **Promissory Note** - The legal document obligating a borrower to repay a loan at a stated interest rate for a specified period of time with a specific monthly payment date.



LEGAL DOCUMENTS

Type: CONSOLIDATED REAL PROPERTY
Recorded: 6/23/2025 11:09:11 AM
Fee Amt: \$682.00 Page 1 of 7
Revenue Tax: \$656.00
Gaston County, NC Register Of Deeds
Jonathan L. Fletcher, Registrar

BK 5565 PG 2108 - 2114

Tax Stamps \$656.00
Parcel Identifier No: **308293**

Mail after recording to **GRANTEE**
This instrument was prepared by Burke & Associates/Raymond A. Burke, A Validly Licensed NC Attorney
6135 Park South Drive, Suite 510 Charlotte NC 28210

Brief Description for the index

NORTH CAROLINA GENERAL WARRANTY DEED

THIS DEED made this 23rd day of June, 2025 by and between

GRANTOR

Seller

Mailing Address:

GRANTEE

Buyer

Mailing & Property Address:

Enter in appropriate block for each party: name, address, and, if appropriate, character of entity, e.g., corporation or partnership.

The declaration Grantor and Grantee as read herein shall include said parties, their heirs, successors, and assigns, and shall include

Type: CONSOLIDATED REAL PROPERTY
Recorded: 6/23/2025 11:14:14 AM
Fee Amt: \$64.00 Page 1 of 6
Gaston County, NC Register Of Deeds
Jonathan L. Fletcher, Registrar

BK 5565 PG 2126 - 2131

Prepared by: Raymond A. Burke / Burke & Associates
A Validly Licensed NC Attorney
6135 Park South Dr., Ste. 510
Charlotte, NC 28210

Returned to: City of Gastonia, P. O. Box 1748, Gastonia, NC 28053

North Carolina
Gaston County

Deed of Trust

This Deed of trust is made as of this 23rd day of June, 2025 by and among Your Name
(hereinafter referred to as "Grantor"), **Burke & Associates** (hereinafter referred to as "Trustee"), and the
City of Gastonia whose principal address is P. O. Box 1748, Gastonia, NC 28053-1848 (hereinafter
referred to as "Beneficiary").

Witnesseth:

WHEREAS, Grantor is indebted to Beneficiary for money loaned pursuant to the National
Affordable Housing Act, HOME Investments Partnership Program ("HOME"), and a loan agreement
entered into by and between Grantor and Beneficiary of even date herewith (the "Loan Agreement") the
provisions of which are incorporated herein in full; and

The Final Process

- 1. After all the documents have been reviewed, properly signed and dated by you, the seller, lawyer and the lender.**
- 2. Lawyer goes to courthouse to record the Deed and Deed of Trust.**
- 3. Then it's officially yours!!!**



Marna Rodriguez Echevarria



Congratulations!! You are now a homeowner!

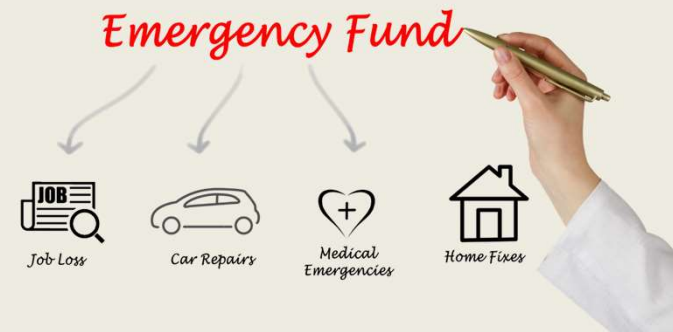
Now you must live in and maintain your home!



Maintaining your Home



- Mortgage payment is your top financial priority
 - Know where to send your payment
 - Know your payment due date
 - Know the impact of one extra payment
- Home Maintenance Allowance
- Emergency Reserve Fund



Home Maintenance

- Hammer
- Screwdrivers - flat head and Phillips
- Pliers
- Wrench
- Drill
- Tape Measure
- Ladder - watch the size for your house (need to clean gutters and get on the roof)
- Flashlight (with extra batteries)
- Duct tape and an assortment of other tapes/glues



The Basics

MAINTENANCE

Do-It-Yourself repairs are a great way to SAVE!

Things to think about:

- Cleaning out gutters
- Changing filters
- Yard upkeep
- Servicing heating cooling system

Things to consider when you are a homeowner:

- Lawn and garden equipment
 - lawn mowers, hoses, clippers, shovels, rakes, etc.
- Pest Control
- Power Tools
- Appliances
- Trash cans
- New and higher bills for utilities.



INVEST IN YOUR NEIGHBORHOOD

- Become involved in your community
- Get to know your neighbors
- Volunteer
- Read community newspapers or list serves
- Clean up trash you see around
- Call the City if your neighbors aren't taking care of their property.



HOME SAFETY - Theft Prevention

- Change door locks or have locks re-keyed
- Lock doors and windows when leaving home
- Stop newspaper delivery and mail when out of town
- Alert trusted neighbors



HOME SAFETY - FIRE



- Have at least two extinguishers per home
 - (one per floor in larger homes)
- Always have one in the kitchen
- Have one in the main living area
- Exiting house from second story?

Financial Trouble??



There are several foreclosure prevention, or workout, options that the lender can use to help you keep your house while you get over the hardship, such as a **payment plan**, **forbearance**, **loan modification**, and **Partial Claim**

Call your lender and speak with a delinquency counselor to discuss your options.

CONTACT US

Mailing Address

150 S. YORK ST GASTONIA, NC 28052

GARLAND BUILDING 2ND FLOOR

Lauretta Gordon - 704-854-6602

lauretta.gordon@gastonianc.gov

