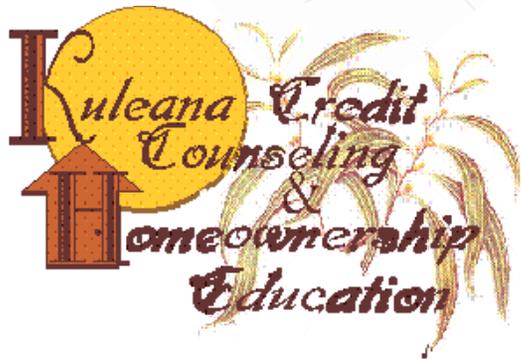


Education is top priority when it comes to preparing for homeownership. That's why we are here. When it comes to homeownership education, we hold the key.

Kuleana Credit Counseling and Homeownership Education will teach you what you need to know so that you'll be ready when the time is right. You can count on us!



Kuleana Credit Counseling

&

Homeownership Education

P.O. Box 1067

Kula, Maui, HI. 96790

(808) 357-1136

alaartat@aol.com

P.O. Box 1067 Kula, HI. 96790

Where Happily-ever-afters begin!



Where Happily-ever-afters begin!

Pre-Homeownership
One-on-One Counseling
Group Sessions
Case Management
Debt Reduction
Credit Rating Analysis
Lease Cancellation Prevention

Partnering with HOAP



Mōhala i ka wai ka maka o ka pua.

Unfolded by the water
are the faces of the flowers.

Flowers thrive where there is water, as thriving people are found where living conditions are good.

10 Steps to Homeownership

Systematic steps to help you buy your home

Decide, are you ready?

Get a Realtor

Get Loan Pre-approval

Look at Homes



Get a Home

Get Funding

Make an Offer

Get Insurance

Closing

Move in, Enjoy & Save

6 Signs That You're Ready to Buy a Home

You are familiar with the market

**You have money for the down
payment and closing costs**

You know what you can afford

**You know what additional expenses
come along with owning a home**

**Your credit is in good shape and your
credit report is accurate**

**You haven't made any recent major
purchases particularly a vehicle**

Now Move Quickly!



Where Happily-ever-afters begin!

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How to start saving if you're ready

Once you know what home you have your eye on, aim for 20% as a down payment. Keep a separate account for the money you are saving while working toward your goal

Decide on a timeline and make it realistic

Get extra help from family and friends

Clean up your finances

Find the type of loan that suits you best. Lenders offer creative ways to make that happen for you

Keep your self and your family members focused on the finish line and try never to dip into your retirement funds.