

# HOWNW.com Adds Section on Avoiding Foreclosure and Fraud



PMAR's public service website, HOWNW.com (Home Ownership Opportunities Northwest) has a new section that offers consumers information from reliable sources such as the National Association of Realtors®, the Federal Trade Commission, Fannie Mae and the Office of the Comptroller of the Currency about how to avoid foreclosure and fraud.

To explore these useful new resources, visit:  
<http://hownw.com/consumer/avoidingforeclosure.asp>

---

## Becoming a Homeowner



June is National Homeownership Month and if you read the blog, you probably know I am a new member of the homeowner community.

After getting through my first transaction, I can say that I definitely understand how some first time homebuyers can be intimidated by the process of buying a home. Per the old adage, "nothing good comes easy", and I emphasize the *good*.

Between choosing a Realtor and a lender, finding the right home, negotiations, inspection and the mounds of paperwork at each step, it can make your head spin when you have no

experience with it. Fortunately, Realtors help alleviate all of those concerns and lend understanding to each stage of the process.

However, for those first time buyers who may not have chosen a Realtor yet, or a just looking for more information, our friends over at the Portland Metropolitan Association of Realtors® (PMAR), have put together a great website for potential buyers – [HOWNW.com](http://HOWNW.com) (Homeownership Opportunities Website Northwest).

The website features a very helpful Home Buying Process section. I peeked at the site a few times before I decided to buy and found it very helpful. The site also includes a section that allows potential buyers to search for homeownership programs that may fit their needs.

Even though I had a good Realtor, along with friends, family & colleagues around me that are knowledgeable about real estate, I still found it stressful at times (I'm a worrier), so I think any other resources that can shed some light on the process are worth highlighting – here are a few others I was able to find:

American Bankers Association – National Homeownership Month Resources

CNN Money: Money 101 – Buying a Home

Portland Housing Center: Schedule for Homebuying 101 Classes

*Image courtesy of John Salazar*