

**URBAN COUNTY PROGRAM  
HIDALGO COUNTY  
PROCLAMATION**

**WHEREAS, Owning a home is an essential part of the American Dream; and,**

**WHEREAS, Raising awareness about the importance of homeownership will assist more Americans in realizing the benefits of owning their own home; and,**

**WHEREAS, George W. Bush has proclaimed June National Homeownership Month and has called upon the people of the United States of America to join in the building of a more hopeful society and recognize the importance of expanding the ownership of homes across our Nation; and,**

**WHEREAS, the U.S. Department of Housing and Urban Development continues to enforce the Fair Housing Act, to ensure that every American retains the fundamental right to choose where he or she lives, raises a family or owns a home; and**

**NOW, THEREFORE WE, by virtue of the authority vested in us as the Commissioners of the County of Hidalgo, Texas, do hereby proclaim the month of June 2009, as**

***HOME OWNERSHIP MONTH***

**throughout the Cities of Hidalgo County, Texas, and encourage all citizens to join us in recognizing that HOME OWNERSHIP plays an important role in our community.**

**In Witness Whereof, we have hereunto set our hands this the 2<sup>nd</sup> of June, 2009.**

\_\_\_\_\_  
JD Salinas III, Hidalgo County Judge

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Sylvia Handy, Commissioner, Pct. # 1

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Hector Palacios, Commissioner Pct. # 2

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Joe M. Flores, Commissioner, Pct. # 3

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Oscar Garza, Commissioner, Pct. # 4

Attested By: \_\_\_\_\_

Arturo Guajardo Jr., Hidalgo County Clerk

11th Annual



THE  
**HOME BUYER'S**  
*Fair*

AN EVENT BY AFFORDABLE HOMES OF SOUTH TEXAS & THE CITY OF MCALLEN

**CONFUSED  
ABOUT BUYING A HOME?  
GET THE FACTS ON  
JUNE 6**

[www.thehomebuyersfair.org](http://www.thehomebuyersfair.org)

**40**

**BOOTHS OF USEFUL INFORMATION  
FOR HOME BUYERS**

**NEW FOR '09:**

A VIRTUAL Parade of Homes

**\* FREE CREDIT REPORTS  
FOR SEMINAR PARTICIPANTS**

**FREE \* BILINGUAL  
HOME BUYER SEMINARS**

**9 am - 4 pm**

**FREE ADMISSION! DOOR PRIZES!**

**McALLEN'S PALMVIEW COMMUNITY CENTER**

(3401 Jordan Avenue @ Ware Rd - Just South of Exp. 83)

For More Information & Sponsorship Opportunities : **687.6263**

# 2009 Home Buyer's Fair

## Seminar Agenda

English

1:00 p.m. to 3:00 p.m.

"GI "Realizing the American Dream"

NeighborWorks America

### **Are You Ready to Buy a Home?**

Advantages /Disadvantages to homeownership  
How Much Can You Afford?

### **Understanding Credit**

How is your credit rating  
What Is A Credit Score  
Improving Your Credit Score

### **Getting a Mortgage Loan**

Mortgage Loan Basics  
Shopping for the right lender and product

### **Shopping for a Home**

Timeline and steps in the home buying process

### **Keeping Your Home and Managing Your Finances**

Protecting your investment  
Assuring home safety  
Preventive home maintenance

Questions