



genesis housing corporation

www.geneshousing.org

FOR IMMEDIATE RELEASE

Monday, February 16, 2015

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610-275-4357**

FREE CLASSES OFFERED IN POTTSTOWN

Warmer weather is coming soon and there has never been a better time to “Spring Clean” your credit. Learn the best ways to reduce your debts. Learn how to improve your credit scores. Make good decisions with your money. Learn what they never covered when you were in high school!

Genesis Housing Corporation, a 501(c)(3) non-profit community development corporation, will hold **FREE** classes on Wednesday evenings, **March 11th** , **March 18th** and **March 25th** from 7:00 to 9:00 PM, at the Victory Christian Life Center, 28 North Washington Street, Pottstown, PA 19464.

The classes are designed to help to:

- **Understand Credit** -- Information on credit scores, improving your scores, re-establishing credit, dealing with debt. Class participants can obtain a free credit report with scores from the three major credit reporting services (Wednesday, March 11, 2015).
- **Money Management** – Information on preparing realistic budgets that are more than just monthly bills, prioritizing spending in tough times and understanding how current spending impacts your future financial options (Wednesday, March 18, 2015).
- **Home Buying Basics** -- Information the home buying process -- finding a realtor, home inspections, Agreements of Sale, mortgages and first-time homebuyer grant programs (Wednesday, March 25, 2015).

Nikki Holcroft, an award winning and certified housing counselor, will teach the classes. Ms. Holcroft has more than twenty-five years experience working as a housing counselor, mortgage banker and community lender. Ms. Holcroft has worked with Genesis Housing Corporation since 2001 and teaches monthly classes on credit, money management and the home buying process. Ms. Holcroft also provides individual housing counseling sessions to help clients achieve their financial goals. Ms.

Holcroft has worked with families to restructure their mortgages, avoid foreclosures and reduce their debts.

Registration can be made online at www.genesishousing.org or by calling Genesis Housing Corporation at 610-275-4357. The Pottstown classes are funded, in part, by National Penn Bank. Additional funding was provided by Montgomery County.

Genesis Housing Corporation's housing counseling programs provide free classes and individual counseling helping over 9,000 clients. Monthly classes focus on topics not taught in regular school including understanding credit, credit repair, money management, saving plans, grant programs and understanding the home buying process including selecting a realtor and finding the best mortgage.

Since 1994, Genesis Housing Corporation has served Montgomery County as a 501(c)(3) non-profit community development corporation and is dedicated to the development of affordable housing and educating consumers on housing and financial issues. Genesis Housing Corporation has been certified as a FannieMae Counseling Agency and is approved by PA Housing Finance Agency (PHFA) and the U.S. Department of Housing and Urban Development (HUD) for housing counseling. Genesis Housing Corporation is also an approved agency for many programs including the Montgomery County First-time Home Buyers Program and the Norristown First-time Home Buyers Program.

In addition, Genesis Housing Corporation has developed affordable housing by rehabilitating vacant homes and by building new homes for income eligible homebuyers. Genesis Housing Corporation also renovates existing owner-occupied homes for eligible families for the Montgomery County Homeowner Rehab Program.

For more information on Genesis Housing Corporation programs, please call 610-275-4357 or visit our web site at www.genesishousing.org. Visit us on Facebook (www.facebook.com/GenesisHousing).

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