Homeownership is a big goal. Achieving it takes time, support and faith in yourself. Many of us question if we’ll ever become a homeowner. **Don’t fall for the myths that can stop you from trying.**

Homeownership is within your reach. The path and time it takes is different for everyone, but with patience and persistence, you can lay a foundation of building assets and success for you and your family!

**IS MY CREDIT GOOD ENOUGH?**

**ANSWER:** Credit scores are not fixed and can rise and fall depending on your actions.

- We can connect you to a trusted advisor that can help you clean up, repair or build your credit before applying for a loan

**Remember:** You don’t have to do this on your own! In addition to getting support from trusted advisors and moral support from your family and friends, the Homeownership Opportunity Alliance includes nonprofit partners that can guide you through these and many other questions on your path to homeownership. **Get Ready. Be Ready! We’ll help!**

“It’s never a fast ‘no.’ It’s a slow ‘yes.’”

- Trent Bowman, Vice President and Community Development, Office at Klein Bank and Co-Chair of the Community Engagement Work Team at the Alliance

Start your path today and contact a local organization in Minnesota that offers **homebuyer education** and support. Find a homeownership advisor near you at [www.HomeownershipOpportunityAlliance.org](http://www.HomeownershipOpportunityAlliance.org) or 866.462.6466.