



Our Speaker



Kernecia Wilson, Realtor

Kernecia Wilson is a licensed Pennsylvania Realtor with over a decade of experience helping individuals and families navigate the home buying process. She has worked with one of the largest real estate companies nationwide, Long and Foster Real Estate Inc., and recently joined Keller Williams Realty, the largest global network in real estate.

Throughout her career, Kernecia has facilitated millions of dollars in property sales, including condos, mixed-use, single-family, and multi-family properties. Her expertise extends beyond real estate transactions into budgeting, financial readiness, credit preparation, and the steps required to achieve sustainable homeownership.

She is passionate about educating communities and empowering buyers with the knowledge needed to make prudent financial decisions within the scope of her fiduciary duties as a real estate professional. Kernecia is committed to helping clients avoid common first-time buyer challenges while providing practical guidance on preparing for and understanding the purchasing process. Her goal is to ensure every client feels informed, supported, and confident from their first consultation through settlement and beyond.

Agenda

10:30 AM - 12:00 PM

Saturday, April 18th: Renting vs. Buying & The Homebuying Process

This session ties everything together by helping participants compare renting and buying while gaining a clear understanding of the full homebuying process. We'll explore real cost comparisons, short-term versus long-term financial impact, and situations where renting may still make sense. From there, we break down each step of the buying journey, including pre-approval, home search, making an offer, inspections, appraisal, underwriting, and closing. Participants will learn typical timelines, key milestones, and common mistakes first-time buyers make, and how to avoid them. By the end of this session, attendees will confidently understand whether renting or buying is right for them and what practical next steps to take if they decide to pursue homeownership.

10:30 AM - 12:00 PM

Saturday, April 25th: Mortgage Affordability & Purchasing Power

This session focuses on the financial mechanics of buying a home and provides clarity on what participants can realistically afford. We break down how purchasing power is determined and how to create a budget that supports homeownership. Attendees will learn how lenders evaluate debt-to-income (DTI) ratios and how monthly housing payments are structured, including principal and interest, property taxes, homeowners' insurance, HOA or condo fees, and PMI when applicable. We will also review cash-to-close requirements and other upfront costs buyers should prepare for. Participants will see how down payment size, loan amount, and interest rate directly impact affordability. By the end of this session, attendees will be able to estimate their true monthly housing cost and understand how their financial decisions shape their purchasing power.

10:30 AM - 12:00 PM

Saturday, May 2nd: The Power of Ownership

This session explores why homeownership matters and how it can create long term wealth and stability. Participants will learn how owning a home builds equity over time and contributes to generational financial security. We will discuss financial and lifestyle readiness, including income stability, savings, credit, and personal goals. The session also addresses common misconceptions about who can buy a home and breaks down barriers that often discourage first time buyers. Participants will receive an introduction to the homebuying journey so they understand what to expect moving forward. By the end of this session, attendees will understand the value of homeownership and begin assessing whether transitioning from renting to owning aligns with their current life stage and financial readiness.