

Homebuyer Education Outline

Don't learn it the hard way. Become an informed consumer before making the largest purchase of your life. Homebuyer Education covers the home buying process from A to Z.

1. IS HOME OWNERSHIP FOR ME?

Explore the pros/cons and responsibilities of owning a home, today and in the future.

2. THE LENDER & UNDERWRITING—HOW DO I QUALIFY?

Down payment, closing costs, reserves, credit issues, points... Learn the language of homebuying and prepare for your loan application.

3. BUDGETING AND CASH-FLOW MANAGEMENT

Learn how to improve your money management skills and increase your fiscal awareness.

4. THE MORTGAGE LOAN

An introduction to the mortgage loan process. Loan application, good faith estimate, truth-in-lending note/deed- features to look for.

5. WORKING WITH A REALTOR®

The advantages of working with a Realtor® such as finding the right house for your needs and maintaining open communication with the lender, title company, the seller and *you!*

6. WHAT AM I SIGNING THE DAY I CLOSE?

An easy-to-understand overview of documents you will sign at your loan closing.

7. NOW THAT YOU OWN YOUR HOME

Learn the importance of good neighbor relations, budgeting for maintenance expenses, and protecting the equity in your home.

Classes on weekdays and evenings, as well as Saturdays

Class charge \$300 - \$50 registration fee due at class

Call today to sign up for the next available class.
Get answers to your home buying questions.