

Are you thinking of **BUYING A HOME?**

Join us for The Village Homebuyer Education Seminar

2010 classes

January

- 5 & 7 (T, TH), 5:45-9:45 p.m.
- 26 & 28 (T, TH) 5:45-9:45 p.m.

February

- 23 & 25 (T, TH) 5:45-9:45 p.m.

March

- 9, 11 (T, TH) 5:45-9:45 p.m.
- 23 & 25 (T, TH) 5:45-9:45 p.m. *BW

April

- 8 (TH) 8 a.m.-5 p.m.
- 20 & 22 (T, TH) 5:45-9:45 p.m. *BW

May

- 4 & 6 (T, TH) 5:45-9:45 p.m.
- 18 & 20 (T, TH) 5:45-9:45 p.m.

June

- 7 & 10 (M, TH) 5:45-9:45 p.m.
- 19 (Sat.) 8 a.m.-5 p.m.
- 22 & 24 (T, TH) 5:45-9:45p.m. *BW

July

- 12 & 13 (M, T) 5:45-9:45 p.m.
- 26 & 27 (M, T) 5:45-9:45 p.m.

August

- 10 & 12 (T, TH) 5:45-9:45 p.m.
- 24 & 26 (T, TH) 5:45-9:45 p.m.

September

- 14 & 16 (T, TH) 5:45-9:45 p.m.
- 28 & 30 (T, TH) 5:45-9:45 p.m.

October

- 7 (TH) 8 a.m.-5 p.m.
- 26 & 28 (T,TH) 5:45-9:45 p.m.

November

- 16 & 18 (T, TH) 5:45-9:45 p.m.

December

- 7 & 9 (T, TH) 5:45-9:45 p.m.

* Indicates Best Western location

Topics include:

- To Buy or Not to Buy
- Location
- Finance
- Your Credit Report
- Costs of Home Ownership
- Working with a Lender
- Closing
- Choosing Your Dream Home
- Making an Offer
- Professional Assistance
- Maintenance
- Being a Good Neighbor
- Post-Purchase Issues



Two convenient locations

Family Service Center of Clay County

715 11th St. N. Meeting Room #4
Moorhead, MN 56560

Best Western Kelly Inn and Suites

1767 44th St. S.
Fargo, ND 58103

To register:

Call 701-235-3328

- Class size is limited
- Dates subject to change

Questions?

Contact

- Joshua Huffman, Homebuyer Facilitator, ext. 5003
- Morgan Almer, Homebuyer Facilitator, ext. 4989

To qualify for down payment closing cost assistance, you must attend the FREE 8-hour class and a FREE individual financial counseling session with a Village Financial Counselor. Details on back.



The Village Homebuyer Education Program is provided at no charge for people of all income levels because of our generous partnerships:



The Cities of Fargo and Moorhead's Homebuyer Assistance Program Guidelines

The purpose of The City of Fargo and The City of Moorhead's Homebuyer Assistance is to assist lower income Fargo-Moorhead households with down payment and closing cost assistance.

In order to apply for the assistance, you must attend an authorized Homebuyer Education Seminar. The Village Family Service Center is an authorized educator for North Dakota and Minnesota programs. The Homebuyer Education Seminar includes two group sessions and an individual financial assessment. Participants need to complete both group sessions and the individual financial assessment to receive a certificate of completion. While it isn't required, both husband and wife are

encouraged to attend the sessions.

The program is offered free of charge to people of all income levels.

For Fargo properties, participants must attend the seminar and individual financial assessment prior to signing a purchase agreement on a home. For Moorhead properties, participants must attend the seminar and individual financial assessment prior to closing on a home.

The Village Family Service Center does not qualify participants for any assistance programs. In Fargo, the city will qualify you for their assistance program. In Moorhead, participating lenders will qualify you for their assistance program.

If you have questions on the Homebuyer Assistance Programs, please contact:

- Fargo Planning and Development Department
Monica Graber, 297-7783
- Moorhead Neighborhood Services Office
Specialist Mary Schmitt, 299-5234

