



NeighborWorks®
HomeOwnership Center

YOUR

HOMEOWNERSHIP CENTER

THROUGH THE COLLABORATION OF RESIDENTS AND BUSINESS LEADERS, GOVERNMENT AND NONPROFIT PARTNERS, THE ARGENTA NEIGHBORWORKS® HOMEOWNERSHIP CENTER OFFERS ALL OF THE SERVICES AND TRAINING THAT CLIENTS NEED TO SHOP FOR, PURCHASE, REHABILITATE, INSURE AND MAINTAIN A HOME AND BUILD ASSETS.

INDIVIDUAL HOMEOWNERSHIP COUNSELING

The Argenta NeighborWorks® HomeOwnership Center provides free one-on-one counseling sessions to prepare individuals for home purchase. Additional services include budgeting credit counseling, computerized loan readiness assessment, debt repayment advice and more. Services are free.

HOME BUYER EDUCATION CLASSES

Held monthly, our HBE class will give you an in depth review of the entire homebuying process from start to finish. Topics discussed include renting vs. owning, credit scores, an affordability assessment, the purchasing process, and closing information. In addition, you will be briefed on our array of services from pre-purchase counseling and advising, foreclosure intervention, property rehabilitation, home improvement lending and more. During the class our various mortgage, real estate, title and insurance partners will give you an overview of each of their industries and the role they play in purchasing a home. After completion of the course, graduation certificates will be distributed to give to a lender or agency that may require you attend a homebuyer education class prior to releasing the loan or down payment assistance. The certificate is valid for one year. The classes are free.

2009 HOMEOWNERSHIP CENTER

CALENDAR

January 10
February 7
March 7
April 4
April 18
May 9
May 30
June 13
June 27
July 11
August 8
August 22
September 12
October 3
October 24
November 7
December 12

FINANCIAL LITERACY SERIES

MARCH 3
March 10
March 17
March 24
March 31
September 1
September 8
September 15
September 22
September 29

POST-PURCHASE CLASS

MARCH 21
September 26

KEEPING AND MAINTAINING YOUR AMERICAN DREAM-POST PURCHASE CLASS

This free class serves the needs of new and long-time homeowners to help them be a more successful homeowner. Post-purchase courses respond to common homeownership questions, such as how to prepare a budget, what

options exist for refinancing, how to do routine home maintenance, and how to handle and afford repairs. Class also includes detailed discussion in foreclosure prevention.

COMMUNITY WORKSHOPS AND SPEAKERS BUREAU

In conjunction with partner companies, we present two and four hour workshops on purchasing and maintaining a home, finding the best mortgage, use of credit and understanding credit scoring, foreclosure prevention and more. Workshops are designed for community venues such as community centers, churches and neighborhood events. We are also able to provide speakers at events.

LUNCH MONEY-A PERSONAL FINANCE OUTREACH INITIATIVE FOR EMPLOYERS AND EMPLOYEES

Our NeighborWorks® America Homeownership Center offers Lunch Money, a free brown bag series for employers and their employees. The hour long sessions, held at the employers' worksite for 4 weeks, highlight budgeting and savings, credit management, homeownership and more.

FORECLOSURE INTERVENTION AND PREVENTION

If you are facing foreclosure, we encourage you to give us a call at 501-374-0622 to set up a free confidential counseling session. Our HUD and NeighborWorks America trained counseling staff is here to help you find solutions.

CREATING AND SUSTAINING FINANCIAL HEALTH-A FINANCIAL LITERACY OUTREACH FOR ADULTS

Come and change your financial future with this free two-hour, 5-week financial literacy course designed for adults. Topics will include Basic Financial Planning and Money Management, Saving and Investing, Homeownership, Credit: Your New Best Friend Forever and Taxes and Insurance. If you have been considering changing your spending habits, increasing your wealth and securing your financial future, this class is designed for you. Interactive, fun and information packed.

ASSET BUILDING THROUGH INDIVIDUAL DEVELOPMENT ACCOUNTS

This is a savings program for low to moderate income individuals that is matched with donated dollars. Savings must be used for specific asset-building purchases or investment, such as to buy a home, pay for education, or to start a small business. Participants must attend the financial

literacy series. Participation is limited and participants must meet certain income guidelines.

THE BENEFIT BANK OF ARKANSAS

The HOC serves as a host site for The Benefit Bank of Arkansas. This is a free internet-based, counselor-assisted service that helps low- to moderate- income individuals and families access public benefits they may be eligible for including the Earned Income Tax Credit, children's insurance, food stamps, Temporary Employment Assistance (TEA) and Medicaid. Simple tax preparation and voter registration services are also available.

REHABILITATION LOANS

Limited rehabilitation loans are available to residents living in designated areas of North Little Rock. Applicants must have resided in the home for at least 12 months and have favorable credit. Other qualifications do apply. The maximum loan amount is \$10,000.

DOWNPAYMENT ASSISTANCE GRANTS

The HOC has access to grants for qualified individuals seeking to purchase Argenta CDC newly constructed homes. Recipients must meet eligibility requirements. Funds are limited and grants are not always available.

LOAN PROSPECTOR OUTREACH

Our counselors use this online program from Freddie Mac to assess a potential homebuyer's readiness to apply for a mortgage and assists the counselor by customizing information that maximizes the client's pre-purchase process.

POWERPAY DEBT MANAGEMENT

This service provides clients with a debt management plan that advises them on the most efficient way to pay down debt. This is a companion to our individual counseling sessions for those who need a debt management plan.



NeighborWorks®

HomeOwnership Center

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CHARTERED MEMBER

Call us to find out more
about our all of our services,
501-374-0622