

## 2012 HOMEOWNERSHIP CENTER CLASSES

Our Homebuyer Education Classes are held monthly from 9 a.m. to 4 p.m. This eight-hour course educates attendees on the entire homebuying process from start to finish. Classes are taught by our staff of HUD and NeighborWorks America certified homebuyer educators. In addition, they are joined by partners from mortgage, real estate, government, title and insurance industries who provide information and guidance about home purchasing and maintenance. After completion of the course, graduation certificates are distributed. This certificate can be presented to a lender or agency who requires attendance to homebuyer education class prior to releasing loan and/or down payment assistance. The certificate is valid for one year. The classes are free. Participants are provided with a manual and other materials. In addition, in 2012, Argenta CDC is presenting a one-hour orientation about new homes that we are building in North Little Rock and Financial Literacy and Post-Homeownership Purchase classes. Registration is required. Please contact, 501-374-0622. Please note, that classes and locations are subject to change.

### 2012 DATES

#### Homebuyer Education Classes

January 28  
**February 18**  
 March 17  
**April 21**  
 May 19  
**June 23**  
 July 21  
**August 18**  
 September 15  
**October 20**  
 November 17  
**December 8**

HBE classes are held at

Laman Library, 2801 Orange, North Little Rock

#### Orientation

January 14  
**February 11**  
 March 10  
**April 14**  
 May 5  
**June 9**  
 July 14  
**August 11**  
 September 8  
**October 6**  
 November 10  
**December 1**

Held at Argenta CDC with home tours to follow

#### Financial Literacy

February 18 & August 4  
 Location TBA

#### Homeownership Post-Purchase

May 19 & September 22  
 Location TBA

#### Some comments from our HBE attendees:

*"I thoroughly enjoyed the class!"*

*"I would definitely recommend this class to others before purchasing a home."*

*"Speakers provided very valuable information and materials that will help me before I purchase."*

*"They helped us understand our loan documents much better."*

*"I feel like I know how to purchase a home now."*



#### Who is eligible?

Our homebuyer training is open to anyone interested in buying a home, regardless of income or credit history.

#### What's in it for me?

You'll have the advantage of buying a home with confidence that comes with education and knowledge of your housing options. An added bonus is that lenders statewide will recognize the certificate you'll receive after attending our class.

#### What will I learn?

- A-Z Advantages of Homeownership
- Up-front & On-going Costs of Being a Homeowner
- Are You Ready to Buy a Home?
- New Argenta CDC Homes
- Budgeting & Credit
- Getting & Closing a Mortgage Loan
- Shopping For a Home
- Keeping Your Home & Managing Your Finances And Much More!