



First Time Homebuyer Education Classes

Class Schedule: January – March 2017

January 14 th	9 AM to 5 PM	Head Start
January 28 th	9 AM to 5 PM	Hardin
February 11 th	9 AM to 5 PM	Head Start
March 4 th	9 AM to 5 PM	Head Start
March 25 th	9 AM to 5 PM	Head Start

The purpose of the First Time Homebuyer Education class is to teach potential homeowners about the process of purchasing a home. The successful completion of the First Time Homebuyer Class is often a requirement for many down payment assistance and loan programs. Classes are held on Saturdays or three weekday evenings. This is a great program for both new and experienced home buyers and provides a good opportunity to become a more educated home buyer and homeowner. The class is taught by certified homeownership educators and other professionals from the community who provide presentations on a range of homeownership topics including:

- Budgeting for your household and determining affordability
- Understanding and evaluating your credit and how to use credit wisely
- Choosing a lender and understanding loan products, savings programs and their terms
- Understanding the title insurance and closing process
- Working with a real estate agent who really grasps your needs and price range
- Understanding the scope and value of home inspections
- Choosing insurance policies
- Maintaining your home so it continues to be an appreciating asset

Registration: Advanced registration is required and opens approximately one month prior to the beginning date of class. Register early as classes fill up quickly! Download registration and return with payment to:

The Home Center
3124 1st Avenue North
Billings, MT 59101
Fax: 406-206-2716

If you have any questions, feel free to contact Mark Peters via email to mpeters@hrdc7.org or call 406-206-2717.

Class Fee: \$30 per person, or \$50 per household. Fee is due at time of registration and is non-refundable. A \$25 returned check fee, payable to HRDC7, will be charged for all returned checks, in addition to any bank fees. Currently scheduled classes will be held at Head Start, 615 North 19th, Billings 59101 (unless noted otherwise).

If you have special needs such as those covered by the Americans with Disabilities Act please let us know and we can make accommodations for you. Our classroom is not suitable for children. Please make childcare arrangements.

Homebuyer Education classes are funded in part by Montana Board of Housing, NeighborWorks Montana, and philanthropic donors.