

Fee is \$25 per household,
which includes all workshop materials.

All classes will be held at



Sponsored by:

Valley Bank and Trust Co.
Nebraska Housing Developers Association
REACH
Cheyenne/Sidney Economic Development

Community Action Partnership of Western Nebraska
3350 10th Street
Gering, Nebraska 69341



3350 10th
Gering, Nebraska 69341
(308) 635-3089
<http://www.capwn.org>

A FRAMEWORK FOR HOME OWNERSHIP



















A Framework for Home Ownership

Every American has a right to fair housing. The right to live where you choose, to raise a family, to own a home-in dignity and without fear of discrimination-is a fundamental right guaranteed to all. It cannot be denied to anyone because of race, color, national origin, religion, sex, familial status, or handicap.

This 8 hour educational workshop is designed for anyone considering purchasing a home.

This course offers important information on:

-  Understanding Credit
-  Budgeting/Goalsetting/Money Management
-  Pre-Qualifying vs. Pre-Approval
-  Upfront Costs/Moving-Insurance-Closing
-  Pros and Cons of Homeownership
-  Choosing the Right Home
-  Rights and Responsibilities
-  Negotiating and Handling Conflict
-  Understanding the Professions Involved
-  Foreclosure Prevention, Refinancing
-  Housing Loans, Applications
-  Making an Offer, Earnest Money
-  Closing on Your Home
-  Maintenance & Equipment Needed
-  Insurance, Taxes, Valuations
-  Being a Good Neighbor



Community Action Partnership
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REACH
Resources, Education, and Assistance for Community Housing