



**Calendar of Upcoming Classes at
The HRDC's Homeownership Center
The Road to Home
December 2011 and
January – February – March 2012**

Homeownership Education

Are you ready to buy a home? What are the benefits of homeownership? How do lenders decide to make loans? Our 9 hour, comprehensive homeownership education course, directed by a HUD-Approved instructor, will help you to better understand the home purchase process. Topics covered include: The Advantages and Disadvantages of Homeownership; Assessing Homeownership Readiness; Understanding Credit; Managing your Finances; The Mortgage Process; Special Programs for First Time Buyers; Shopping for a Home, a Lender, and a Realtor; Closing Your Deal; and Maintaining Your Home and Your Finances after you purchase.

Completion of homeownership education makes you a smarter, better borrower, and may help you become eligible for down-payment assistance, low-interest mortgages, and matched savings programs.

The course is open to everyone and free of charge. Space is limited, so pre-registration and a refundable deposit are required.

You must attend an entire series (9 hours) to get a certificate. Sign up for our next class series now!

Dates and Times:

Saturday, December 10th	9 am – 6 pm
January 10 th , 17 th & 24 th	6 pm – 9 pm
Saturday, February 4th	9 am – 6 pm
March 6th, 13 th & 20 th	6 pm – 9 pm

Locations:

Bozeman Public Library, Main Street, Bozeman
American Land Title, 1800 W. Koch, Bozeman
Bozeman Public Library, Main Street, Bozeman
First Interstate Bank, Main & Grand, Bozeman

- Individual pre and post-purchase counseling is also available.

To sign up or for more information about homeownership opportunities please contact The Road to Home Counselors at 587-4486.

The Road to Home is sponsored by the Human Resource Development Council of District IX, Inc. in partnership with the Montana Department of Commerce, Montana Homeownership Network, Gallatin County, the City of Bozeman, U.S. Department of Housing and Urban Development, area lenders, Local Initiative Support Corporation, and the Neighborhood Reinvestment Corporation.

