



COMMUNITY HOUSING
I N I T I A T I V E

**HOME BUYER EDUCATION
CLASS AGENDA**

Held on:

Location:

I.	Introductions	8:30 – 8:40
II.	Overview on Down Payment Programs Community Housing Initiative, Inc.	8:40 – 9:00
III.	Fair Housing C.J. Miles, Fair Housing Continuum	9:00 – 9:30
IV.	Overview on Down Payment Programs, Part 2 Community Housing Initiative, Inc.	9:30 – 10:00
V	Credit Community Housing Initiative, Inc. <ul style="list-style-type: none">• Negative Information (what's looked at)• How to Correct Incorrect Information• Types of Credit• Credit Scoring• How to Establish Credit• Do's and Don'ts	10:00 – 10:25
VI.	How Much Can I Pay for A Home? Community Housing Initiative, Inc. <ul style="list-style-type: none">• Qualifying Ratio Worksheet• Budget Worksheet• Costs of Homeownership• Mortgage Terms	10:25 – 10:45
	BREAK	10:45 – 11:00



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VII.	Lender Process Lender Guest Speaker	11:00 – 11:30
	<ul style="list-style-type: none">• What to Expect from you Lender• Good Faith Estimate, what is it?• Lender Requirements, Application, Underwriting	
VIII.	Real Estate Process Realtor Guest Speaker	11:30 – 12:00
	<ul style="list-style-type: none">• How a realtor can help you• Negotiating the Offer• Contract Addendums• Inspections and Deposits	
VIII.	The Closing Process Community Housing Initiative, Inc.	12:00 – 12:25
	<ul style="list-style-type: none">• Title Insurance• Settlement Statement or HUD 1• Mortgages (1st and 2nd)• Homestead Exemption	
IX.	Foreclosure Prevention & Post Closing Responsibilities Community Housing Initiative, Inc.	12:25 - 12:45
X.	Questions & Answers	12:45 – 1:00