



Homeword

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## First Time Homebuyer Agenda

One day on Saturday

Facilitator: Julie Pavlish

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9:00 – 9:15	Welcome, Intro & Agenda
9:15 – 9:30	Advantages & Disadvantages of Homeownership
9:30 – 9:45	Intro to types of homes
9:45 - 10:00	Steps to Homeownership
10:00 – 10:15	Terminology Review
10:15 – 10:25	<b>BREAK</b>
10:25 – 11:15	Importance of Credit and Credit Reports
11:15 – 12:15	True Costs to Purchasing a Home
12:15 – 12:30	Affordability & Ratios
12:30 – 1:30	<b>LUNCH</b>
1:30 – 2:00	Budgeting and Saving for Success
2:00 – 3:00	Lender Roles / Loan Est. & Closing Disclosure
3:00 – 4:00	Realtor & Buy Sell Agreements
4:00 – 4:15	<b>BREAK</b>
4:15 – 4:45	Home Inspections & Home Maintenance
4:45 – 5:15	Home Insurance
5:15 – 5:45	Closing Process
5:45 – 6:00	Course evaluations & Questions

*As a HUD approved Housing Counseling Agency, Homeword does not steer or encourage class participants to use any particular business or professional.*



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### Three night class

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<b>Night one</b>	<b>Zoom:</b> <a href="#">Link</a>
6:00 – 6:10	Welcome, Intro & Agenda
6:10 – 6:45	Advantages & Disadvantages of Homeownership & Market Snapshot
6:45– 7:15	Steps to Homeownership and Terminology
<b>7:15 - 7:25</b>	<b>BREAK</b>
7:25 – 8:15	Importance of Credit
8:15 – 8:55	Mortgage Basics: Definitions & Loan Types
8:55– 9:00	Summary & Questions
<b>Night Two</b>	<b>Zoom:</b> <a href="#">Link</a>
6:00 – 6:15	Welcome & Review
6:15 – 7:00	Affordability & Ratios
7:00 – 7:30	Home Insurance
<b>7:30 – 7:40</b>	<b>BREAK</b>
7:40 – 8:40	Lender Roles / Loan Est. & Closing Disclosure
8:40 – 9:00	Budgeting and Savings for Success
<b>Night Three</b>	<b>Zoom:</b> <a href="#">Link</a>
6:00 – 6:15	Welcome & Review
6:15 – 7:15	Realtor & Buy Sell Agreements
<b>7:15 – 7:30</b>	<b>BREAK</b>
7:30 – 8:00	Home Inspections & Home Maintenance
8:00 – 8:45	Closing Process
8:45 – 9:00	Summary / Evaluations / Certificates

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