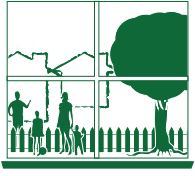


Homebuyer Club



YOUNGSTOWN
NEIGHBORHOOD
DEVELOPMENT CORPORATION



PNC

YNDC is holding a **FREE** comprehensive workshop for individuals interested in learning more about **home ownership**. The 8-hour course will be held on **Saturday, September 6th** from **9:00 am to 5:00 pm** at **YNDC, 820 Canfield Road**. Parking is available at **822 Billingsgate Avenue**. All participants who stay for the entire workshop will receive a **Pre-Purchase Education Certificate of Completion**. **Continental breakfast and a light lunch are included**. Please call **330.480.0423** to reserve your seat.

WORKSHOP TOPICS INCLUDE...

Are You Ready to Buy a Home?

We will cover whether owning a home is right for you, how to buy a home, the mortgage payment and other costs of homeownership, how much you can pay for a house, lending ratios, and whether you are ready to buy a home.

Managing Your Money

We will cover getting started with making a plan for your money, planning how to spend your money, developing a spending plan to meet your goals, making your spending plan, the importance of saving, and getting help.

Understanding Credit

We will cover your credit rating, credit reporting agencies and credit reports, credit scores, improving your credit report, credit history, managing your debts so they don't manage you, identity theft, and knowing your rights.

Obtaining a Mortgage Loan

We will cover mortgage loan basics, who can get a mortgage loan, affordability and you, how much a lender will lend to you, shopping for the right lender and loan product, strategies for finding the right lender and loan product, working with a lender, steps the lender takes to approve your loan, and your rights as a loan customer.



Shopping for a Home

We will cover timeline and steps in the homebuying process, your homebuying team, finding the right neighborhood, types of homes and types of ownership, finding your dream home, house hunting, buying your home, purchase and sale, escrow, and closing.

Protecting Your Investment

We will cover protecting your investment, getting to know your home, home safety, saving energy and money, preventative maintenance, remodeling and major repairs, investing in your neighborhood, asset building, keeping records, taxes and insurance, protecting your equity, prepaying your mortgage, and coping with hardship.