

*Homeownership
IS Possible!*
**First-Time Homebuyer Classes
2012**

**Jan 14th - Feb 4th - Feb 25th - Mar 17th
Apr 7th - Apr 28th - May 12th - May 26th
Sept 8th - Sept 29th - Oct 20th - Nov 17th**

Saturdays 11:AM to 4:00PM

Montclair Park Assisted Living Center
1250 NE Lincoln Road, Poulsbo

*Learn about the programs available from the
Washington State Housing Finance Commission.*

- Down payment assistance
- Below market interest rate
- Teacher assistance programs
- Disabled assistance programs

*Food
&
Beverages
Provided*

Mortgage Credit Certificate
Good for a 20% Federal Income Tax Credit
and

- Loan Programs, Credit Issues, Getting Qualified & Approved
- Working with a Realtor, Steps to Home Ownership, Home Selection
- Negotiations, Agency Law, Home Inspections, Escrow & Title

You are a first time home buyer if you have not owned AND occupied a primary residence at any time in the last 3 years.

**For reservations call: Terry Burns@ (360) 649-3335 or
Joan Qvigstad @ (360) 271-5946
Visit: www.terryburnsrealestate.com for more information.**

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HOME BUYER




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