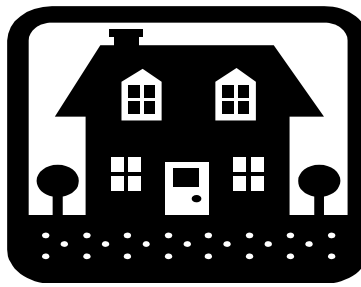


**HUD certified  
housing  
counseling  
agency**



**"Making a  
difference,  
one family at  
a time"**

## **HOMEBUYER EDUCATION CLASS**

**Housing & Education Alliance (HEA)** is presenting a First Time Homebuyer Education Certification Class **in English and Spanish** at

**HEA Home Office**

9309 N Florida Ave Ste 109 Tampa Fl 33612

**February 11, 2012 9am-4pm**

**Some of the topics covered include . . .**

*Budgeting \* Understanding Credit and Credit Scoring \* Qualifying for a Mortgage \* Working with a Realtor and Lender \* Selecting the Right Home \* Inspections \* Common Mistakes \* Avoiding Predatory Practices \* Who are the Players and What are Their Roles \* The Closing \* Down Payment Assistance Programs \* Fair Housing and What it Means to You*

**To register visit our website at  
[www.myhomeamerica.org](http://www.myhomeamerica.org)  
and click**

**Homebuyer Class Registration \* \$25 tuition  
Or Call 813-932-HOME (4663)**

**Watch the video and see what our students  
are saying about the class!**