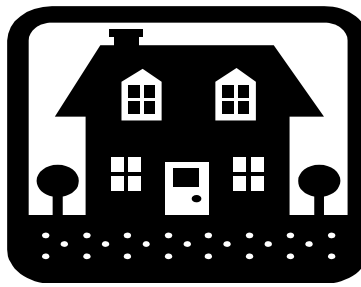


**HUD certified  
housing  
counseling  
agency**



**"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** on

**February 18, 2012**

**9 a.m. to 4 p.m.**

Zephyrhills High School 6335 12th St., Zephyrhills FL 33542

***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!**