

**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

March 10, 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
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!**