

**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

Bayou Pass Subdivision -
2203 Dorothy Duke Lane, Ruskin 33570

March 31, 2012-9 a.m. to 4 p.m.

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!***