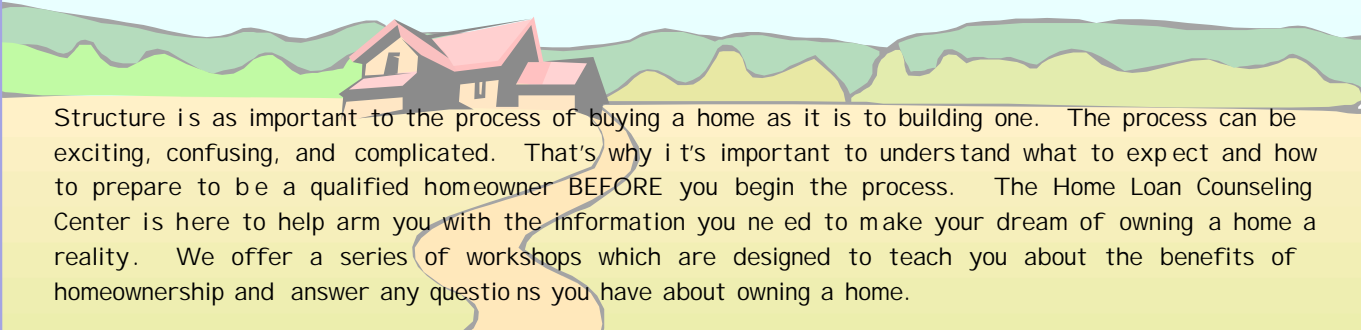




# The Home Loan Counseling Center of Sacramento

A non-profit housing education and counseling organization

HLCC can help YOU put Homeownership . . .



Structure is as important to the process of buying a home as it is to building one. The process can be exciting, confusing, and complicated. That's why it's important to understand what to expect and how to prepare to be a qualified homeowner BEFORE you begin the process. The Home Loan Counseling Center is here to help arm you with the information you need to make your dream of owning a home a reality. We offer a series of workshops which are designed to teach you about the benefits of homeownership and answer any questions you have about owning a home.

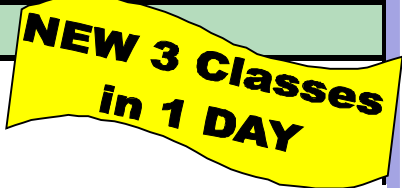
Attend our FREE 1 1/2 hour orientation or sign up now for the FULL 3 -session program for only \$60!

**FREE The Ground Floor —1 1/2 Hour Orientation FREE**

This session will provide you with an overview of the buying process, including how to determine if owning a home is right for you. This is a great opportunity to get the information you need to make one of the most important financial decisions of your life.

<u>DATE</u>	<u>TIME</u>	<u>FACILITY</u>	<u>ADDRESS</u>
02/03/09	6:15—7:45 pm	Sac. Association of Realtors	2003 Howe Ave., Auditorium, Sacramento
02/17/09	6:15—7:45 pm	Natomas Service Center	3291 Truxel Road, Suite 26, Sacramento

**All Day 8 Hour Class**



This class provides all three sessions in one. See below for the topics that will be covered. Lunch Provided!

<u>DATE</u>	<u>TIME</u>	<u>FACILITY</u>	<u>ADDRESS</u>
02/07/09	9:00—5:00 pm	Prudential Norcal Realty	5120 Manzanita Ave, Ste 100, Carmichael
02/21/09	9:00—5:00 pm	Sac. Association of Realtors	2003 Howe Ave., Board Room, Sacramento

**Course 1 - The Home Buying Process**

Terminology, Contracts, Inspections, Down Payment Assistance. Which financing is right for me? What is Energy Efficiency? How to shop for a home and avoid pitfalls. Course 1 covers this and MORE! A comprehensive course workbook is included.

<u>DATE</u>	<u>TIME</u>	<u>FACILITY</u>	<u>ADDRESS</u>
02/05/09	6:15 —9:15 pm	Natomas Service Center	3291 Truxel Road, Suite 26, Sacramento
02/19/09	6:15 —9:15 pm	First Security Financial	1504 Eureka Road, Suite 110, Roseville
02/23/09	6:15 —9:15 pm	Sac. Association of Realtors	2003 Howe Avenue, Sacramento, SPANISH
03/03/09	6:15 —9:15 pm	Natomas Service Center	3291 Truxel Road, Suite 26, Sacramento
03/18/09	6:15 —9:15 pm	First Security Financial	1504 Eureka Road, Suite 110, Roseville
03/23/09	6:15 —9:15 pm	Sac. Association of Realtors	2003 Howe Avenue, Sacramento, SPANISH

**Course 2 - Credit & Money Management**

How do I read my Credit Report? What is credit scoring? Learn how to correct mistakes on your report and how to rebuild your credit. Budget tips for successful lifelong money management. What is most important when shopping for a home. Course 2 covers all this and MORE. A comprehensive course workbook is included with this class.

<u>DATE</u>	<u>TIME</u>	<u>FACILITY</u>	<u>ADDRESS</u>
02/09/09	6:15 — 8:15 pm	First Security Financial	1504 Eureka Road, Suite 110, Roseville
02/24/09	6:15 —9:15 pm	Natomas Service Center	3291 Truxel Road, Suite 26, Sacramento

**Course 3 - Home Maintenance/Good Neighbor**

What's different about being a homeowner? Learn preventative maintenance tips for your new home. Safety first at home. How long should that appliance last? Budget tips for repairs and replacement. How to keep good records. Learn to be an active member of your new community. Course 3 covers all this and MORE! A comprehensive course workbook is included with this class.

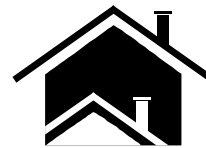
<u>DATE</u>	<u>TIME</u>	<u>FACILITY</u>	<u>ADDRESS</u>
02/12/09	6:15 — 9:15 pm	Sac. Association of Realtors	2003 Howe Ave., Auditorium, Sacramento
02/26/09	6:15 — 9:15 pm	Sac. Association of Realtors	2003 Howe Ave., Auditorium, Sacramento

**REGISTER NOW!**

CALL (916) 646-2005 Ext. 301      Se habla español (916) 646-2005 Ext. 203      Online at [www.hlcc.net](http://www.hlcc.net)

The Home Loan Counseling Center of Sacramento educates and counsels our community on the benefits of homeownership and the steps to achieve the American Dream.

The Center is a non-profit 501 c3 organization working in partnership with lenders, real estate agents, professional organizations, government agencies and others in our area to provide homeownership information and services. HLCC is a HUD-approved counseling agency as an affiliate member of The National Council of La Raza (NCLR).



Affordable Homeownership, we believe, should be available and achievable to all who desire to accept the responsibility and can financially do so. SHLCC emphasizes courses dealing with affordable housing programs, which benefit all families, including those with limited income.

Education courses and counseling sessions are conducted by SHLCC staff and seasoned, practicing professionals who volunteer for the Center and have completed our training.

Special Loan Programs such as the ones listed below require Homeownership Education, which allows for flexible qualifying

- |                                      |  |
|--------------------------------------|--|
| <p>Special<br/>Loan<br/>Programs</p> | 3 Sacramento Housing & Redevelopment Agency (SHRA) Down Payment Assistance Program & Mortgage Credit Certificate Program & Neighborhood Programs |
|                                      | 3 City of Citrus Heights Down Payment Assistance Program   |
|                                      | 3 City of Rocklin Down Payment Assistance Program  |
|                                      | 3 City of Roseville Down Payment Assistance Program  |
|                                      | 3 City of West Sacramento Down Payment Assistance Program  |
|                                      | 3 City of Woodland Down Payment Assistance Program   |
|                                      | 3 CalPERS Member Home Loan Program   |
|                                      | 3 HomePartners Down Payment Assistance   |
|                                      | 3 Fannie Mae Community Home Buyer's and Flex 97  |
|                                      | 3 Freddie Mac Affordable Gold  |
|                                      | 3 Nehemiah Down Payment Assistance   |

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Chase Home Mortgage	Russell Ranch	Placer County Association of Realtors®
Citi bank	Sacramento Association of Realtors®	Sacramento Realist Association
Countywide Home Loans	Sacramento Housing & Redevelopment Agency	
El Dorado Savings Bank	Ozell Smith, Realtor®	
Federal Energy TEEM	Paul Smith, Realtor®	
First Bank & Trust	Union Capitol Loans	
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