



630 Kearney Avenue
Modesto, CA 95350-5714
Phone: (209) 575-4585
Fax: (209) 575-0755
www.stanislaushabitat.org

Interested in owning your own home, but not sure where to start?
Find answers at our

First Time Homebuyer Workshop

**satisfies NSP HUD housing counseling requirements

2012 Workshops:

January 28

February 25

April 28

May 26

July 28

August 25

October 27

November 10



Place: 630 Kearney Ave. Modesto, CA

Time: 9:00am-6:00pm (one hour lunch break)

Topics covered:

- Are you ready to buy a house?
- Planning & preparation
- Obtaining a mortgage loan
- Shopping for a home
- Managing your money
- Understanding credit
- Protecting your investment

As a HUD approved Housing Counseling Agency, Habitat for Humanity, Stanislaus offers a variety of pre purchase housing counseling classes. These classes are offered to the entire community in order for individuals in the community to become more prepared to purchase their first home. All classes are offered **FREE** of charge.

Please note: Once you have attended one of our HUD approved classes you are by no means obligated to attend any classes in the future or participate in Habitat for Humanity, Stanislaus programs.

*We offer additional classes and One-on-One counseling as needed or requested. All classes are offered to you at **no cost!**



**If you are interested in registering,
call (209) 575-4585 x106 or 111 Bilingual
visit our office at 630 Kearney Ave. Modesto.**

Habitat must operate in accordance with the Fair Housing Act, the Equal Credit Opportunity Act, and the Americans with Disabilities Act.

The FHA makes it unlawful to discriminate against any person in the rental, advertising or financing of housing on the basis of race, color, religion, sex, handicap, familial status or national origin.

The ECOA makes it unlawful for any creditor to discriminate against any applicant with respect to any aspect of a credit transaction on the basis of race, color, religion, national origin, sex or income or because the applicant has in good faith exercised any right under the federal consumer credit laws.

The ADA prohibits discrimination based on physical disability in most areas, including housing. Other regional laws may apply.