

Class participant testimonials:

Fairmont Participant:

"My dad came with me to class. He says home buying has really changed since they bought their house 20 years ago."

Blue Earth Participant:

"Presenters are good. They work hard not to make it tiring after working for 8 hours and then coming to class. I wish I would have done this earlier in the process."

St. Paul Participant:

"We enjoyed coming to classes. The drive was worth it to best meet our schedules."

North Mankato Participant:

"I learned home inspections are important and can save you lots of dollars."

Class Schedule

All classes are from 5:30 -9:30 p.m.

North Mankato Classes are the
3rd & 4th Wednesday
of each month

New Ulm Classes are the
1st and 2nd Monday in
April, July, and October

Blue Earth Classes are the
1st and 2nd Monday in
May, August, and November

St James Classes are the
1st and 2nd Monday in
June, September, and December

MVAC Home Stretch Classes

Just for you, whether you are a
First Time Homebuyer,
Moving Up or Downsizing.

Call 507-345-6822 ext. 2459

or

register on-line @
www.homebuyerclass.org

For further information contact us
at info@homebuyerclass.org

Other Sponsors:



City of North Mankato



Home Stretch Home Buyer Education

Let this be your First Step in
Becoming an Educated Home
Buyer

MVAC Home Stretch appreciates its many partners in bringing you their professional expertise and the latest tips in the home buying process. Check our web site www.homebuyerclass.org for the list of housing experts and resources available to assist you in meeting your timeline for buying a home, while making this a good valuable experience.

For details call

MINNESOTA VALLEY
ACTION COUNCIL

507-345-6822 ext. 2459

Home Buyers Education Topics:

Is home ownership right for you?

Becoming a Homeowner

- Advantages and Disadvantages of Homeownership
- Steps to Homeownership
- The Home Buying Team

Money Management

- Getting credit ready
- Balancing your mortgage with your monthly expenses
- Understanding debts vs. assets

Credit

- Importance of credit
- Credit Basics
- Identity Theft

Mortgage Loan

- Mortgage Basics
- Types of Mortgage Loans
- Mortgage Approval

Real Estate 101

- Role of the Real Estate Agent
- Shop for a Home
- Professional Home Inspections

Loan Closing

- Closing Process
- Prepare for Closing
- Homeowners Insurance

Life as a homeowner

- Building equity
- Home maintenance
- Home Safety
- Foreclosure Prevention

MVAC *Home Stretch Classes for Homebuyers*

- Cost is \$15.00 for two (2) sessions
- Two (2) sessions qualify you for a certificate to be used in conjunction with your mortgage program.
- Classes currently being offered in North Mankato, New Ulm, St. James and Blue Earth. Please check our web-site for other convenient locations coming soon.
- Experiences from housing experts on behalf of their peers, will be shared to give you ideas about questions you should raise.
- Sponsored in cooperation with Minnesota Housing Finance Agency, Home Ownership Center and other state and area housing professionals.



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