



Free First-Time Homebuyer Class

Springboard offers **FREE** First-Time Homebuyer classes where we educate the prospective homeowner on what to expect in the home buying process. Classes are held each month in our El Cajon office and on the second Saturday of each month at our Riverside location.

Throughout the course of the class, we will provide information on several topics that prepare you for homeownership:

- Preparing for homeownership:* Are you ready for homeownership?
Can you afford to purchase a home?
- Checking your credit:* Evaluating your credit payment history
correcting errors on your credit report
- Shopping for a home:* Finding the right home
Negotiating the purchase
- Obtaining a mortgage:* Shopping for a loan
Applying for a loan
Loan processing
- Closing your home:* Preparing for the closing
- Life as a homeowner:* Meeting your obligations
Maintaining your home
Household budgeting



Our pre-purchase education is approved by HUD, Fannie Mae, and Freddie Mac. Upon completing the First-Time Homebuyer class, you will receive a certificate of achievement, which serves to meet your mortgage lender's requirement.

Upcoming Classes: 9 am—5 pm (lunch provided)

El Cajon:

- Saturday 1/10 Saturday 2/7
- Saturday 3/07 Saturday 4/4
- Saturday 5/09 Saturday 6/06
- Saturday 7/11 Saturday 8/01

East San Diego County Association of Realtors
1150 Broadway, 2nd Floor Conference Room
El Cajon CA 92021

RSVP: 800-947-3752 x 820

Please call to RSVP as dates/times and locations are subject to change.

Springboard Nonprofit Consumer Credit Management 1-800-WISE-PLAN (800.947.3752)

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HUD Certified

