

Home Ownership

*The Twin Cities
Community Development Corporation
(CDC)*

*Is a membership organization led by
the diverse resident and business
communities of Fitchburg and
Leominster. We invest in and
organize residents to help our
communities build assets such as
quality housing, good jobs, strong
businesses and effective leaders.*

*We envision healthy neighborhoods
where residents choose to live, work
and invest, thereby forming a powerful
unified community*

**TWIN CITIES
COMMUNITY DEVELOPMENT
CORPORATION**

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01420**

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www.twincitiescdc.com



Buying Your First Home Can Be an Overwhelming Experience! But, it doesn't have to be....

Our certified Homebuyer Education classes will teach you the basics of what you need to know to achieve your goal of homeownership.

We will help you understand and prepare for the home purchase process.

An outline of our class schedule:

Class #1

- **Are You Ready To Buy A Home**
Personal Readiness Assessment
Pro's and Con's of Homeownership
Budgeting and Savings Plan
Credit and Debt Management

Class #2

- **Finding Your Dream Home and the Inspection Process**
Finding the Right Home for You
Negotiating the Purchase
What to expect from the Home Inspection
Guest Speakers-Real Estate Broker and Home Inspector

Class #3

- **Obtaining Financing and The Closing Process**
Shopping for a Loan
The Application and Approval Process
Purchase & Sales Contract
Preparing for your closing
Guest Speakers- Mortgage Loan Officer and Real Estate Attorney

Class #4

- **Landlord/Tenant Partnership-Predatory Lending-
Lead Paint Issues**
Multi-family ownership
Fair Housing
Lead Paint Awareness

All four sessions must be completed to receive a certificate. Classes are scheduled from 5:30PM - 8:00PM. The fee for the class is \$50.00 which includes the course book and all program handouts.

Scholarships available for City of Fitchburg residents
(income eligibility required)

To register for classes or for further information, contact our Homeownership Department at (978) 342-9561