



HOME INITIATIVE, INC.

A Non-Profit Corp. Dedicated to Affordable Housing and Education

## **FREE AFFORDABLE HOMEOWNERSHIP CLASSES**

### **In The New Year-The Parish of St. Monica In Atlantic City**

**TO QUALIFY:** MUST attend A 12-HOUR HOMEOWNERSHIP COURSE to learn  
THE PROCESS and HOW to OWN AND MAINTAIN A Home

**Subjects INCLUDE:** *Mortgage qualifying and the process, budgeting, the importance of a good credit history, developing alternative credit and understanding responsible home ownership. In addition*

**Speakers TO INCLUDE:** *Credit Counselor, Attorney, Loan officers, Realtor, Reps from Title, Home warranty, and Utility companies. Also, a home Inspector, home/Flood Insurance Agent, Local Housing Agency Rep regarding Down Payment grants/gifts towards home Ownership and Do-It-Yourself projects.*

**WHEN:** 2-HOUR classes FROM 6-8 PM BEGINNING THURSDAY JANUARY 24<sup>Th</sup>  
AND continuing THE NEXT 6 THURSDAYS ENDING MARCH 7<sup>Th</sup>

**WHERE:** QUAREMBA HALL AT SAINT Michael  
10 N MISSISSIPPI AVE  
ATLANTIC CITY, NEW JERSEY 08401

**HOW To Register--Call 609-748-3600-----Refreshments will BE Provided**

**ADDED BENEFIT:** A Certificate of Completion will be provided at end of course



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