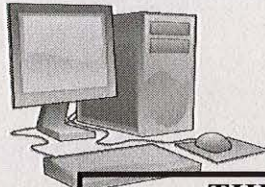


Jennifer Laterra, President

Sharon Clark, Executive Director



**Central Jersey Housing Resource Center
PRESENTS:**



A VIRTUAL HOMEBUYER WORKSHOP

THE VIRTUAL WORKSHOPS WILL BE HELD ON:

TUESDAY, JANUARY 23, 2024 and

THURSDAY, JANUARY 25, 2024

5:30 PM - 8:00 P.M.

YOU MUST ATTEND BOTH SESSIONS TO RECEIVE A CERTIFICATE

*Presenters for this program: Robert Davis, Fulton Bank, N.A.; Luis Pachon, Lakeland Bank;
Paula Matias, Columbia Bank; and Matthew Raia, Esq.*

Homebuyer Education and Counseling

This HUD certified homebuyer workshop will provide a comprehensive overview of the home buying process. You will hear from the industry's local professionals about how to become a successful homeowner.

Topics Covered Will Include:

- Money Management and Budgeting
- Credit
- How to Get a Mortgage
- Working with a Real Estate Attorney
- Homeowners Insurance
- Working with a Realtor
- Fair Housing
- Home Inspections & Ten Important Questions
- Affordable Housing Options
- Down Payment & Closing Cost Grants

To register, use to the links below or go to our website (www.cjhrc.org) and hover over the Virtual Counseling Programs and click on the Pre-Purchase – Virtual Homebuyer Workshop, click on the Virtual Homebuyer Workshop and register at the links. **You MUST attend both days.** If you have any questions, please contact a CJHRC Counselor at 908-446-0036

January 23, 2024 (5:30 pm-8:00 pm): <https://attendee.gotowebinar.com/rt/6817324370797731930>

January 25, 2024 (5:30 pm-8:00 pm): <https://attendee.gotowebinar.com/rt/3114891587587688285>

The Virtual Homebuyer Workshop is being sponsored by: Affinity Foundation, Bank of America Charitable Foundation, Capital One, Columbia Bank Foundation, Federal Home Loan Bank of New York (FHLB NY), Franklin Township CDBG, Fulton Bank, N.A., HUD, Johnson & Johnson SC Companies, KearnyBank Foundation, Lakeland Bank, M&T Charitable Foundation, MagyarBank Charitable Foundation/Magyar Bank, Millenium Home Mortgage, LLC, NJM Insurance Group, Peapack- Gladstone Bank, PNC Foundation, Premier Development, PSEG Foundation, SC Dept. of Human Services, Santander Bank, N.A., Somerset Regal Bank, State Farm, Synchrony Bank, TD Charitable Foundation, The Bank of Princeton, The Provident Bank Foundation, The Tyler Foundation, and Wells Fargo Foundation



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