

*This Workshop is designed to help you:*

- ◊ Learn the steps involved in the process ◊
- ◊ Set goals & prepare for homeownership ◊
  - ◊ Know the costs involved ◊
- ◊ Explore lending industry & loan products ◊
  - ◊ Protect & grow your investment ◊
  - ◊ Avoid being ripped off ◊

**Other KVCAP  
Homeownership Services:**

- ◊ Confidential Pre-Purchase Analysis,  
Credit & Budget Counseling
  - ◊ Confidential Post-Purchase  
Counseling Including  
Default Diversion, Home Maintenance,  
Financial Planning & More
- ◊ New Home Construction &  
Real Estate Development
- ◊ Closing Cost & Down Payment  
Assistance Loans\*
- ◊ Home Repair Loans & Grants\*
  - ◊ Weatherization &  
Energy Efficiency Measures\*

\* Must meet income eligibility guidelines

FOR MORE INFORMATION PLEASE  
CALL: 207-859-1619

KVCAP Housing Services  
97 Water Street  
Waterville, ME 04901



# 2010 HOMEBUYER EDUCATION WORKSHOPS

**Class Schedule &  
Registration Form**

**KVCAP  
Homeownership Services  
97 Water Street  
Waterville, ME 04901  
207-859-1619**

TO REGISTER FOR CLASSES:

Complete the following information and mail with **non-refundable** payment of \$ 25.00 (per person) to:

KVCAP HOMEBUYER WORKSHOP  
97 WATER STREET  
WATERVILLE, ME 04901

(NOTE: THERE IS A \$30.00 CHARGE FOR CHECKS RETURNED DUE TO INSUFFICIENT FUNDS.)

WHEN WE RECEIVE YOUR REGISTRATION AND PAYMENT WE WILL MAIL YOU A CONFIRMATION LETTER WITH LOCATION & DRIVING DIRECTIONS.

PLEASE PRINT YOUR NAME CLEARLY, AS YOU WOULD LIKE IT TO APPEAR ON YOUR CERTIFICATE OF COMPLETION

NAME: \_\_\_\_\_

NAME (CO-BUYER): \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY/TOWN: \_\_\_\_\_ STATE/ZIP: \_\_\_\_\_

PHONE NUMBER(S): \_\_\_\_\_

**KVCAP AND THESE SPONSORS ARE PLEASED TO PROVIDE YOU WITH A NEUTRAL LEARNING ENVIRONMENT**



Citizens' Housing and Planning Association



## **2010 Schedule**

CLASSES ARE HELD IN FAIRFIELD, ME ON SATURDAYS FROM 9:00 - 2:30

YOU MUST ATTEND ALL 10 HOURS TO RECEIVE A COMPLETION CERTIFICATE

### **PLEASE CHECK ONE**

- January 9 & 16
- February 6 & 13
- March 6 & 13
- April 10 & 17
- May 1 & 8
- June 5 & 12
- July 10 & 17
- August 7 & 14
- September 11 & 18
- October 16 & 23
- November 6 & 13

Workshop dates are subject to change, please call to confirm: 859-1619

or

visit the hoMEworks® website for a current and complete list of classes held throughout Maine:

**[www.mainehomeworks.org](http://www.mainehomeworks.org)**