Instructors: Angela Lair, Maria Ramirez, Regina Blackwell

PLEASE BE ON TIME – BACKGROUND MUST REMAIN QUIET. PLEASE CALL OUR OFFICE TO RESERVE A VIRTUAL SEAT. SPACE IS LIMITED

UPCAP Orientation – Wednesday, December 29th 2p.m.-4.p.m.

VIRTUAL ZOOM CLASSES - DECEMBER 2021
FIRST TIME HOMEBUYERS SEMINAR SERIES (3 CLASSES)

EVERY MONTH WE OFFER OUR *FREE* 3 PART SEMINAR SERIES.
RECEIVE UP-TO-DATE EMPOWERING & MONEY SAVING INFORMATION ON THE ENTIRE HOME BUYING PROCESS. WE ARE A HUD CERTIFIED COUNSELING CENTER.

SEMINAR # 1 - Wednesday December 8th – 2 p.m.-5 p.m.
Fair Housing – Mortgage Financing Process – Selecting a Realtor & Lender –
Real Estate Sales Contract Overview – Finding Down Payment/Closing Cost Assistance

SEMINAR # 2 – Wednesday December 15th – 2 p.m.-5 p.m.
Role of the Title Company – The Real Estate Closing – Property Taxes - Homeowners Insurance

SEMINAR # 3 - Wednesday December 22nd – 2 p.m.-5 p.m.

CREDIT REPAIR WORKSHOP
“DO IT YOURSELF CREDIT REPAIR FOR MORTGAGE LOAN APPROVAL”
WHAT YOU WILL LEARN :
• HOW TO ORDER YOUR CREDIT REPORT
• HOW TO DISPUTE INCORRECT INFORMATION
• HOW A MORTGAGE LENDER REVIEWS YOUR CREDIT REPORT
• HOW TO INCREASE YOUR CREDIT SCORE

TUESDAY, December 13th
2 p.m. – 4 p.m.

FINANCIAL LITERACY / BUDGET WORKSHOP

THIS WORKSHOP SHOWS YOU HOW TO MAKE THE MOST OF YOUR MONTHLY HOUSEHOLD INCOME AND SAVINGS.
LEARN HOW TO:
• USE A BUDGET TO MEET YOUR FINANCIAL NEEDS
• THE IMPORTANCE OF MAINTAINING GOOD CREDIT
• HOW INTEREST RATES & TERMS AFFECT MONTHLY PAYMENTS

THURSDAY, December 20th
2 p.m. – 4 p.m.