



TIRED OF RENTING? NOW IS THE TIME TO BUY!

REGISTER NOW!

# Step by Step to Home Ownership

Everything you need to know to buy a home!

Thursday

April 22 & 29, 2010

5:45 p.m. – 9:30 p.m.

Housing Partnership Offices  
2 E. Blackwell Street, Suite 12, Dover, NJ 07801

## Great Information for households of all incomes! Learn the process from guest speakers:

- The importance of your credit report
- How much you can afford for a mortgage
- Determining the mortgage product that is right for you
- Considerations in your home search – NCJ Assoc. of Realtors
- The importance of the home inspection
- What to expect at the closing – Morris County Bar Assn.
- And much more...with NO PRESSURE!

Here's what participants say about our program:

*"I knew I was getting good, fair, unbiased information without corporate interest or bias...no pressure." Rebecca M.*

*"The speakers really explain the process." Martin L.*

*"I can't say how valuable this program is." Camille G.*

Only \$35 per household for registration and text book (non-refundable, maximum 2 persons).

**Pre-registration is required!**

For more information call 973-659-9222 or visit [www.housingpartnershipnj.org](http://www.housingpartnershipnj.org)

✂CLIP HERE -----



**I/We would like to register for Step by Step on April 1 & 8, 2010 (two-evening class)**

1. Name: \_\_\_\_\_ Daytime Tel: \_\_\_\_\_ Email: \_\_\_\_\_

2. Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ Zip: \_\_\_\_\_

Enclosed is my check for \$35 payable to the Housing Partnership

I wish to pay by credit card:  Master Card  Visa Card # \_\_\_\_\_

Exp. Date \_\_\_\_\_ Name as it appears on card \_\_\_\_\_ Security Code: \_\_\_\_\_

Authorized Signature \_\_\_\_\_ (Three digit code on back of card)

I am currently employed My household income is  less than \$30K  \$30K - \$60K  over \$60K

I have obtained my credit report recently My debt  is manageable  needs to be reduced  I would like guidance

My credit is  excellent  good  fair  needs work  don't know



**FAX to:** 973-659-9220 (faxed registrations must be paid by credit card)  
**Mail to:** Housing Partnership, 2 East Blackwell St., Ste. 12, Dover NJ 07801  
**Or drop off at our offices** Monday – Friday, 8:30 a.m. – 5:00 p.m.

