

Are You Ready to Be a Homeowner?



Look into taking a hoMEworks
homebuyer education class.

Classes are offered statewide!

Standardized Curriculum

hoMEworks is a non-profit organization that delivers standardized, comprehensive homeownership education through a state-wide network of approved organizations .

Classes are open to the public and conducted in a non-sales environment.

Certified Educators

hoMEworks organizations are HUD approved and instructors are certified.

Supported by reputable organizations:

- Maine Association of Mortgage Professionals
- Maine Association of REALTORS®
- Maine Bankers Association
- MaineHousing
- Community Action Housing Council
- Maine Credit Union League



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www.mainehomeworks.org



Homebuyer Education

The first step to becoming
a successful homeowner!

www.mainehomeworks.org

Homebuyer Education

The process of buying a home can be exciting and a little overwhelming. Homebuyer education can help you understand the process, give you the information and tools necessary to make sound decisions, and make you more confident in becoming a homeowner.

If you are thinking of buying a home, plan to attend a hoMEworks first-time buyer class at one of several locations statewide or complete homebuyer education online.



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In-Person Classes

hoMEworks organizations offer in-person classes taught by industry professionals (lenders, home inspectors, real estate agents) in an educational, non-sales oriented environment. Certificates of completion, often required for assistance programs, are valid for 2 years. For a current list of upcoming classes, visit www.mainehomeworks.org - "Schedule of Classes."

Online Course

If you work odd hours or are unable to attend an in-person class, there is an online option.

hoMEworks organizations partner with eHomeAmerica to offer a fee-based online certification course. Included is a telephone session with a hoMEworks Certified Educator. To register for the course and select a hoMEworks Educator go to <http://www.ehomeamerica.org>



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What Will I Learn?

The class covers all aspects of buying a home:

- Assessing homeownership readiness
- Understanding credit
- Managing finances
- All costs associated with a home purchase
- Shopping for a home, a real estate agent, and a lender
- Choosing the mortgage option best for you.
- Special programs for first time buyers
- The mortgage process
- Maintaining the home and finances after purchase