

Are You Ready to Be a Homeowner?



Look into taking a hoMEworks
homebuyer education class.

Classes are offered statewide!

This brochure was funded in part
by the US Department of Housing
and Urban Development.

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 all 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



PO Box 2351

Augusta, ME 04338

(207) 626-4670

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 about 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 choose to complete homebuyer education online.



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 list of upcoming class dates, times, and locations 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 available. hoMEworks organizations partner with HomeAmerica 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>



What Will I Learn?

The class covers all aspects of buying a home:

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