



“STEPS TO HOMEOWNERSHIP”

First-Time Homebuyer Certificate Course

Approved by
MassHousing, CHAPA, MHP

Presented by
Community Teamwork, Inc.
17 Kirk St., Lowell, MA 01852

Steps to Homeownership is a first-time homebuyer seminar. Graduates receive a certificate that makes them eligible to apply for Mass Housing low-interest mortgage loans, Mass Housing Partnership soft second program and down payment assistance programs in many Mass. cities and towns. Upon completion of the course, participants earn a certificate good for one year throughout the State.

COURSE TOPICS

○ The Home Buying Process	○ Legal Issues of Purchasing
○ Choosing the Right Mortgage	○ Fair Housing
○ Down Payment Assistance	○ Working With a Realtor
○ Home Inspections	○ Budgeting

PRE-REGISTRATION IS REQUIRED

\$50 per Household

TO REGISTER PLEASE CALL: [CATHY DYL](mailto:cdyl@comteam.org)
978-459-0551 X296 cdyl@comteam.org

Schedule		
City	Salem, MA	North Chelmsford
Location	Salem Charter Academy 45 Congress Street	No. Chelmsford Sr. Center 75 Groton Road
Days	Tuesdays/Thursdays	Tuesdays/Thursdays
Dates	June 5, 7, 12 & 14	August 7, 9, 14 & 16
Time	6:00 – 8:30pm	9:00 am – 2:00 pm