



City of New Bedford
Mayor Jon Mitchell

Office of Housing & Community Development
Patrick J. Sullivan, Director

FIRST TIME HOME BUYER SEMINAR

Topics Include:

Budgeting & Credit

The Housing Search
Process

Lead Paint Issues

Home Inspections

Obtaining a Mortgage

City & State First Time
Homebuyer Programs

Multi-family
Ownership

Legal

Successful
Homeownership



Join us!

If you are considering buying your first home, here's a great chance to find out what you need to know. This home buyer seminar has been designed especially for you!

Tuesday & Thursday, February 3 & 5, 2015

5:00-9:15 p.m.

at the

**Buttonwood Senior Center
1 Oneida St
New Bedford, MA 02740**

Cost...The two evening seminar is only \$20 per person, or \$25 per couple when reserved together. Fee includes a box lunch on both evenings and all your materials.

Extremely limited seating is available on a first-come/first-serve basis: you can reserve your space by **sending your non-refundable check or money order made payable to the Office of Housing & Community Development.** We are located at 608 Pleasant Street, New Bedford 02740. **We cannot accept cash! Payments must be received by Wednesday, January 30, 2015.**

Certificates of Award for completing the two-day seminar will be given to those who attend both sessions; this allows you to participate in specialized first time homebuyer programs.

Lenders are available to pre-qualify you each evening before the start of the seminar and during breaks. You should bring last two pay stubs, 3 years tax returns and listing of current debt with you.

Questions??? Please call the Office of Housing and Community Development (508) 979-1500. TTY (508) 979-1661.

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