



## Community Action Partnership of Northwest Montana

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### REALIZING THE AMERICAN DREAM – HOME BUYER EDUCATION CLASS

Held at CAP NW MT Downtown Kalispell Headquarters

Saturday, July 13, 2024; 8:30 a.m. – 6 p.m.

Contact Sara Briggs at 406-758-5454 or [sbriggs@capnwm.org](mailto:sbriggs@capnwm.org)  
\$75 per household

#### Saturday, July 13, 2024

- 8:30 – 8:40 a.m. *Welcome & Introductions*: **Sara Briggs**, Financial Literacy Specialist, CAPNM
- 8:40 – 9:10 a.m. *Money Management*, **Sara Briggs**
- 9:10 – 10:30 a.m. *The Purchasing Pathway*, **Kelly Siblingud**, Re/Max Home Again Realty
- 10:30 – 11 a.m. *Get to Know Your Electrical Cooperative*, **JoAnn Bradford & Andy Masa**, Flathead Electric Coop
- 11 – 11:10 a.m. BREAK
- 11:10 a.m. – 12:10 p.m. *Understanding Credit*, **Shane McChesney**, Mann Mortgage
- 12:10 – 1:10 p.m. LUNCH ON YOUR OWN
- 1:10 – 1:40 p.m. *Insurance Policies and What You Need to Know*, **Raymond Steinborn**, PayneWest Insurance
- 1:40 – 2:40 p.m. *Mortgage Basics*, **Carla Weber**, Cross Country Mortgage
- 2:40 – 3:40 p.m. *Protecting Your Investment: Why A Home Inspection*, **Robin Patrick**, 406 Home Inspection Pros
- 3:40 – 3:50 p.m. BREAK
- 3:50 – 4:50 p.m. Title insurance, Escrow Accounts, and Closing, **Sara Briggs**
- 4:50 – 5 p.m. Fair Housing, **Sara Briggs**
- 5:00 – 5:45 p.m. Wants vs Needs; Rent vs Purchasing; Being Mortgage Ready, Foreclosure Basics, **Sara Briggs**
- 5:45 – 6 p.m. *Q & A, Wrap-up, class survey (Certificates are emailed the Monday following the class or after completion of the counseling session, whichever comes last)*

Thank you to everyone who makes these classes possible. Homebuyer education classes are brought to you by the Community Action Partnership of Northwest Montana (CAPNM) and funded in part by Montana Housing, Montana Department of Commerce, and NeighborWorks® Montana. In-kind support is also provided by financial institutions and their employees, and various individuals who contribute their time and expertise in the classroom. Community Action Partnership of Northwest Montana promotes Montana Fair Housing and the Federal Fair Housing Law.

