



Community Action Partnership of Northwest Montana

214 Main Street, P.O. Box 88, Kalispell, MT 59903
Phone: 406-758-5454 *** Fax: 406-565-4834
Web Site: www.CAPNM.net *** Email: sbriggs@capnwmmt.org

REALIZING THE AMERICAN DREAM – HOME BUYER EDUCATION CLASS

Held at CAP NW MT Downtown Kalispell Headquarters

Saturday, April 8, 2023; 8:30 a.m. – 6 p.m.

Contact Sara Briggs at 406-758-5454 or sbriggs@capnwmmt.org
\$75 per household

Saturday, April 8, 2023

- 8:30 – 8:45 a.m. *Welcome & Introductions*: **Sara Briggs**, Financial Literacy Specialist, CAPNM
- 8:45 – 9 a.m. Fair Housing, **Sara Briggs**
- 9 – 9:15 a.m. Wants vs Needs; Rent vs Purchasing; Being Mortgage Ready, **Sara Briggs**
- 9:15 – 10:00 a.m. *Money Management*, **Mary Murphy**, Cross Country Mortgage
- 10:00 – 10:10 a.m. BREAK
- 10:10 a.m. – Noon *Review of Buy-sell Documents*, **Phillippa Labuda**, Re/Max Home Again Realty
- Noon – 1 p.m. *Lunch on Your Own*
- 1 p.m. – 2 p.m. *Understanding Credit*, **Shane McChesney**, Mann Mortgage
- 2 – 3:00 p.m. *Mortgage Basics*, **Kris Hill**, Stockman Bank
- 3:00 – 3:30 p.m. *Insurance Policies and What You Need to Know*, **Raymond Steinborn**, PayneWest
- 3:30 – 3:40 p.m. *Break*
- 3:40 – 4:40 p.m. *Protecting Your Investment: Why A Home Inspection*, **Jason Royer**, JR Consulting and Inspections
- 4:40 – 5:50 p.m. Title insurance and Escrow Accounts, **Dorinda Gray**, Insured Titles
- 5:50 – 6 p.m. *Wrap-up, class survey (Certificates are emailed the Monday following the class)*

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.