



Community Action Partnership of Northwest Montana

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REALIZING THE AMERICAN DREAM – HOME BUYER EDUCATION CLASS

Saturday, February 4, 2023; 8:30 a.m. – 6 p.m.

CAP Headquarters at 214 Main Street, Kalispell, MT

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

Saturday, February 4, 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, **Sara Briggs**
- 9:15 – 10:00 a.m. *Money Management*, **Sara Briggs**
- 10:00 – 10:10 a.m. BREAK
- 10:10 a.m. – Noon *Review of buy-sell documents*, **Phillippa Labuda**, Broker/Owner Re/Max Home Again Realty
- Noon – 1 p.m. *Lunch on Your Own*
- 1 p.m. – 2 p.m. *Understanding Credit*, **Shane McChesney**, Loan Manager, Mann Mortgage
- 2 – 3:00 p.m. *Mortgage Basics*, **Jane Foley**, V.P., Real Estate Loan Originator, Glacier Bank
- 3:00 – 3:30 p.m. *Insurance Policies and What You Need to Know*, **Brent D. Moyle**, Sales Executive- Personal Insurance, PayneWest Insurance
- 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, **TBD**, 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.