



Community Action Partnership of Northwest Montana

1820 Hwy 93 S, P.O. Box 88, Kalispell, MT 59903

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REALIZING THE AMERICAN DREAM – HOME BUYER EDUCATION CLASS

The class will be held at
1820 Hwy 93S (at the corner of 18th), Kalispell

Saturday, February 8, 2025; 8:30 a.m. – 6 p.m.

Contact Sara Briggs at sbriggs@capnwmt.org

\$75 per household

Saturday, February 8, 2025

- 8:30 – 8:40 a.m. *Welcome & Introductions: Sara Briggs, Financial Literacy Specialist, CAPNM*
- 8:40 – 9:10 a.m. *Money Management, Carla Weber, Cross Country Mortgage*
- 9:10 – 10:30 a.m. *The Purchasing Pathway, Kelly Siblerud, Re/Max Home Again Realty*
- 10:30 – 11 a.m. *Get to Know Your Electrical Cooperative, to be announced, Flathead Electric Coop*
- 11 – 11:10 a.m. BREAK
- 11:10 a.m. – 12:10 p.m. *Understanding Credit, Shane McChesney, Wintrust 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, Jon Peckham, Stockman Bank*
- 2:40 – 3:40 p.m. *Protecting Your Investment: Why A Home Inspection, Aaron Fetveit, 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. Thanks to Samaritan House for providing space for the November class. Community Action Partnership of Northwest Montana promotes Montana Fair Housing and the Federal Fair Housing Law.

