



## Community Action Partnership of Northwest Montana

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

The class will be held at  
**1820 US 93 S (at the SW corner of 18<sup>th</sup>), Kalispell**  
**Saturday, March 8, 2025; 8:30 a.m. – 6 p.m.**  
Contact Sara Briggs at [sbriggs@capnwmnt.org](mailto:sbriggs@capnwmnt.org)  
\$75 per household

#### Saturday, March 8, 2025

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| 8:30 – 8:40 a.m.   | <i>Welcome &amp; Introductions: Sara Briggs, Financial Literacy Specialist, CAPNM</i>   |
| 8:40 – 9:00 a.m.   | <i>Needs vs Wants, Being Mortgage Ready (what does that mean?) Sara Briggs</i>  |
| 9:00 – 10:30 a.m.  | <i>The Purchasing Pathway, Kelly Siblerud, NextHome Northwest Real Estate</i>   |
| 10:30 – 10:40 a.m. | BREAK   |
| 10:40 – 11:30 a.m. | <i>Money Management, Carla Weber, Cross Country Mortgage</i>  |
| 11:30 – 12:30 p.m. | <i>Understanding Credit, Shane McChesney, Wintrust Mortgage</i>   |
| 12:30 – 1:30 p.m.  | LUNCH ON YOUR OWN   |
| 1:30 – 2:00 p.m.   | <i>Insurance Policies &amp; What You Need to Know, Raymond Steinborn, MarshMcLennan Agency</i>  |
| 2:00 – 3:00 p.m.   | <i>Mortgage Basics, Jon Peckham, Stockman Bank</i>  |
| 3:00 – 4:00 p.m.   | <i>Protecting Your Investment: Why A Home Inspection, Aaron Fetveit, 406 Home Inspection Pros</i>   |
| 4:00 – 4:10 p.m.   | BREAK   |
| 4:10 – 4:30 p.m.   | <i>Title insurance, Escrow Accounts, and Closing, Sara Briggs</i>   |
| 4:30 – 5:00 p.m.   | <i>Fair Housing &amp; ADA, Sara Briggs</i>  |
| 5:00 – 5:30 p.m.   | <i>Foreclosure Basics, Sara Briggs</i>  |
| 5:30 – 6:00 p.m.   | <i>Q &amp; A, Wrap-up, class survey (Certificates are emailed the Monday following the class or after completion of the counseling session, whichever comes last)</i> |

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.

