



Community Action Partnership of Northwest Montana

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

Phone: 406-752-6565 *** Fax: 406-565-4834

Web Site: www.capnm.net *** Email: sbriggs@capnwmt.org

REALIZING THE AMERICAN DREAM – HOME BUYER EDUCATION CLASS

The class will be held at

Samaritan House Armory/Admin Center auditorium/classroom at 1110 2nd Street West, Kalispell

Saturday, November 9, 2024; 8:30 a.m. – 6 p.m.

Contact Sara Briggs at 406-758-5454 or sbriggs@capnwmt.org

\$75 per household

Saturday, November 9, 2024

- 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, Ashley Schmidt and Kristine Joe*, 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, Jon Peckham*, Stockman Bank
- 2:40 – 3:40 p.m. *Protecting Your Investment: Why A Home Inspection, Bryan Irwin*, Brymar Inspections
- 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.

