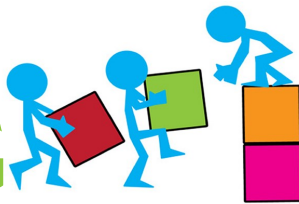




BUILDING KNOWLEDGE



Free!

Community Education Series

FIRST SESSION:

“SO, YOU WANT TO BUY A HOUSE?”

March 15, 2023
5:30 to 7:00 pm

219 E. 14th St., Elmira Heights
(607) 734-1361

Register online: www.chemungcountyhabitat.org/events

Curious about how to get started on a path toward homeownership? Learn about the process from these professionals in a relaxed setting where you can listen and ask questions. All are welcome!

Upcoming 2023 Classes:

- 4/12 Building and Repairing Your Credit
- 5/17 Homeowner Homework: Taxes & Insurance
- 9/13 House Health: Maintenance & Winterization
- 10/11 Life after Work—Investments & Retirement
- 11/8 Life after Work—Estate Planning, Cyber Security, and Reverse Mortgages

New guest speakers at each class!
Attend one or attend them all.



KAREN WHEELER
Catholic Charities of Chemung/Schuyler

Karen is the Housing Counseling Program Supervisor at Catholic Charities of Chemung/Schuyler. She'll share with you how their program helps new homeowners who have fallen behind on their mortgage. Karen has assisted many families with their first-time home purchase and can help you set financial priorities for your future plans to buy a home.



PATRICK MITCHELL
Ithaca Neighborhood Housing Services

Patrick has ten years experience as a loan officer and housing counselor with INHS, a non-profit organization that helps people of modest incomes obtain affordable housing. Serving Chemung County and the region, INHS offers homebuyer education and down payment assistance programs. Patrick will gladly answer your homebuying questions.



KATHLEEN BANGE
Movement Mortgage

The home loan process can be intimidating, confusing, stressful and lengthy. Kathleen will help explain that this major life event doesn't have to be so overwhelming. She'll walk you through the process and answer your questions on how to achieve your homeownership goals.



RYAN WUERTHNER
M&T Bank

Specializing in assisting first-time homebuyers with a broad based knowledge of various lending programs, such as FHA, VA, SONYMA, etc., Ryan guides applicants from the pre-approval phase to the closing. Put his knowledge and experience to work for you and your situation.



SHEILA RUSSELL
Chemung County Habitat for Humanity

If you think owning a home might be out of reach, think again. Sheila will explain how Habitat's program can help prepare you for homeownership by exploring personal finances, credit repair, working with a lender, and help you learn home maintenance skills at our build sites.

Hosted by Chemung County Habitat for Humanity
Refreshments sponsored by Corning Incorporated

