

# ONLINE FIRST TIME HOMEBUYER WORKSHOPS

(APPROVED WHILE SOCIAL DISTANCING IS MANDATED)

\*\*\*FREE FIRST TIME HOMEBUYER CLASS\*\*\*

## GET YOUR QUESTIONS ANSWERED:

- Homeownership: What are the pros & cons?
- What is a mortgage?
- How much home can I afford?
- What does it take to get qualified for a mortgage?
- What is good/bad credit?
- What is a good credit score?
- How to establish/repair credit?

\*\*BECOME ELIGIBLE FOR DOWN PAYMENT ASSISTANCE\*\*

To register with a HUD approved housing counseling agency that offers the FTHBW visit the following links.

You only need to attend **one** of them.

### 1. InCharge Debt Solutions – 407-532-5681

- You can register for an upcoming seminar with this link: [www.hometrek.org](http://www.hometrek.org)
- Habitat Orlando Osceola approved homebuyer code is: FREE100
- This code is **NOT** to be shared with the public. Buyer using code will be verified.

### 2. UF – IFAS Extension – 407-254-9231

- Workshops are hosted via zoom and available in English & Spanish
- For workshop dates & times log on to [www.ocextension.eventbrite.com](http://www.ocextension.eventbrite.com)
- You must complete session 1 & session 2 to receive the certificate of completion
- Cost is \$10 per person (homebuyer guide included)

### 3. HANDS of Central Florida – 407-447-5686

- You can register for an upcoming seminar with this link:  
<https://www.cflhands.org/services.classes.php>
  - There is no fee for Orange County or Seminole County residents (address will be verified)
  - If you live in any other Central Florida area, you will receive a \$39 off code bring your fee to \$60 in lieu of the standard \$99.