



Harlem Community
Development
Corporation

Join Harlem Community Development Corporation for an all day Home Buyer & Financial Planning Seminar

This free all day seminar will help individuals understand home ownership in the broader context of financial planning.

Topics Include:

Money Management

Setting Financial Goals, Tracking Spending Habits, Increasing Savings

The Importance of Good Credit

Purpose of a Credit Report, Obtaining a Credit Report, Good vs. Bad Credit

The Home Buying Process

Basic Mortgage Terms, Pre-Qualification to Closing Steps, Loan Eligibility

Programs for Qualified Homebuyers

Community Assistance Programs, FHA, VA and Bond Loans

Saturday, April 14, 2018

10:00 AM to 5:00 PM

Location: Harlem Community Development Corporation
Adam Clayton Powell, Jr. State Office Building
163 West 125th Street, 17th Floor
(You will need a photo ID to enter this ADA-compliant building)

Seating is limited, so please contact **Harlem CDC** at 212-961-4100 or harlemcdc@esd.ny.gov to register. Breakfast and lunch will be provided.

Harlem CDC is a Subsidiary of Empire State Development
and a HUD approved Housing Counseling Agency



Ridgewood Savings Bank is providing financial and in-kind support for this all day seminar