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Join us for a complimentary seminar where our experts will guide you through the process and answer all of your home buying questions. Learn how to navigate the real estate buying process, from financing to the closing and beyond. Homeownership is more affordable than you may think.

## **Topics include:**

Overview of FICO scores and how your credit affects the loan **Pre-qualification process** First Time Home Buyer programs Know the role of the attorney Your property search **Understanding homeowners insurance** 

## **Guest speakers:**

Central One Federal Credit Union Lending team: Ashley Campbell, Jamal Debrosse, Lori Gaskins, Jillian Hildebrand Lisa Griffiths, Insurance Executive, Oak Tree Insurance Christopher P. Yates, Real Estate Attorney, Fletcher Tilton PC Graham Pettingill, Realtor, ERA Key Realty

When you leave, you'll be one step closer to becoming a homeowner!

## Is homeownership on your horizon?

First Time Home Buyers Seminar

## Tuesday, January 15, 2019 **Central One FCU**

40 South Street, Westborough, MA

5:30-6:00pm Registration 6:00-7:30pm Seminar 7:30-8:00pm Q&A's

Complimentary refreshments and light dinner provided by Chick-fil-A.

Space is limited. To reserve your place, please email lgaskins@centralfcu.com or call 800-527-1017. If you are unable to attend the workshop but would be interested in meeting one-on-one with a loan specialist, please email Lori Gaskins at Igaskins@centralfcu.com.