

Jennifer Laterra, President

Sharon Clark, Executive Director



**Central Jersey Housing Resource Center  
PRESENTS:**



**A VIRTUAL HOMEBUYER WORKSHOP**

**THE VIRTUAL WORKSHOPS WILL BE HELD ON:**

**MONDAY, APRIL 15, 2024 and**

**WEDNESDAY, APRIL 17, 2024**

**5:30 PM - 8:00 P.M.**

**YOU MUST ATTEND BOTH SESSIONS TO RECEIVE A CERTIFICATE  
(the certificate is good for one year from the date of issuance)**

*Presenters for this program:* Troy Ewen, **OceanFirst Bank**; Michael Lomio, Wells Fargo; Lenworth Johnson, M&T Bank; Kathryn Schulhafer, Kearny Bank; Eric Cangelosi, NJM Insurance Group; Leanne Spratt, Homesafe and Sital Shah, Esq.

**Homebuyer Education and Counseling**

This HUD certified homebuyer workshop will provide a comprehensive overview of the home buying process. You will hear from the industry's local professionals about how to become a successful homeowner.

**Topics Covered Will Include:**

- **Money Management and Budgeting**
- **Credit**
- **How to Get a Mortgage**
- **Working with a Real Estate Attorney**
- **Homeowners Insurance**
- **Working with a Realtor**
- **Fair Housing**
- **Home Inspections & Ten Important Questions**
- **Affordable Housing Options**
- **Down Payment & Closing Cost Grants**

To register, use to the links below or go to our website ([www.cjhrc.org](http://www.cjhrc.org)) and hover over the Virtual Counseling Programs and click on the Pre-Purchase – Virtual Homebuyer Workshop, click on the Virtual Homebuyer Workshop and register at the links. **You MUST attend both days.** In order to obtain a certificate, participants must complete and submit required forms; the registration name and name on the documents must match. If you have any questions, please contact a CJHRC Counselor at 908-446-0036

April 15, 2024 (5:30 pm-8:00 pm): <https://attendee.gotowebinar.com/register/6817885123584016731>

April 17, 2024 (5:30 pm-8:00 pm): <https://attendee.gotowebinar.com/register/1867277944429580886>

*The Virtual Homebuyer Workshop is being sponsored by: Bank of America, Capital One, Columbia Bank Foundation, Federal Home Loan Bank of New York (FHLBNY), Franklin Township CDBG, Fulton Bank, N.A., HUD, Johnson & Johnson SC Companies, KearnyBank Foundation, Lakeland Bank, M&T Charitable Foundation, MagyarBank Charitable Foundation/Magyar Bank, NJM Insurance Group, OceanFirst Foundation, Peapack- Gladstone Bank, PNC Foundation, Premier Development, PSEG Foundation, SC Dept. of Human Services, Santander Bank, N.A., Somerset Regal Bank, State Farm, Synchrony Bank, TD Charitable Foundation, The Bank of Princeton, The Provident Bank Foundation, The Tyler Foundation, and Wells Fargo Foundation*



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