

501(c)(3) non-profit organization & HUD Agency



Jennifer Laterra, President

Sharon Clark, Executive Director



Central Jersey Housing Resource Center PRESENTS:

A HOMEBUYER WEBINAR

*This is a 5.5-hour certificate program



THE TWO NIGHT WEBINAR WILL BE HELD ON: MONDAY, NOVEMBER 17, 2025 & WEDNESDAY, NOVEMBER 19, 2025 5:30 PM - 8:15 P.M.

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

Presenters for this program: Richard Stevens, Magyar Bank; Turney Singh Baba, Santander Bank; Harris Faqueri, Somerset Regal Bank; Amaro Pereira, Peapack Private Bank & Trust; Dave Roy, State Farm; Robert Tami, Trident Building Inspections; Sital Shah, Esq.

HOMEBUYER EDUCATION & COUNSELING:

- This is a HUD certified homebuyer workshop
- > Provides a comprehensive overview
- Speakers include local industry professionals

CERTIFICATE BENEFITS

- Entitles First Time Homebuyers to reduced rate mortgage products
- Down Payment & Closing Cost Programs require Homebuyer Education Certificate.
- ➤ May be able to attain reduced Attorney fees

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 (<u>www.cjhrc.org</u>) and click on the Upcoming Webinars & Events tile and click on CJHRC Webinars. Choose November 17 & November 19, 2025 2-Day Homebuyer Webinar; the link to register is located towards the bottom of the flyer. **This is a 5.5-hour webinar covered over 2 days; 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.

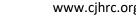
November 17, 2025 (5:30 pm-8:15 pm): https://attendee.gotowebinar.com/rt/8801838419015856728
November 19, 2025 (5:30 pm-8:15 pm): https://attendee.gotowebinar.com/rt/5180302203819410520

The 2-Day Homebuyer Webinar is being sponsored by: Bank of America Charitable Foundation/Bank of America, Capital One, Citizens Bank, 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, M&T Charitable Foundation, MagyarBank Charitable Foundation/Magyar Bank, Millenium Home Mortgage, LLC, NJM Insurance Group, New Jersey Community Capital, OceanFirst Bank, Peapack Private Bank & Trust, PNC Foundation/PNC Bank, PSEG Foundation, Provident Bank, 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, Valley Bank and Wells Fargo Foundation



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