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Home Buying 101

If you're a little intimidated by the home-buying process, this class describes the financial steps to purchasing a home. There's a lot more to home loans than you may think. Learn how to get your finances ready to purchase a home, as well as introduce you to unique programs that can get you there sooner. This session covers topics including:

- Exploring loan programs
- Reviewing required documents needed
- Understanding loan underwriting & key ratios
- Reviewing important loan topics
- How to prepare your credit
- Understanding your payments
- Examining savings & cash assistance programs



This session is led by Hanna Rustemeyer, Vice President – Mortgage Lending for Central Bank of Boone County. Joining the bank in 2009, Hanna has fourteen years of banking experience and ten years as a lender. Hanna believes homeownership is not only a milestone in life but can also be a foundation for a better future. Her goal is to ensure homebuyers are fully comfortable, confident and happy with their new home and new loan. She strives to create a lasting relationship that borrowers can rely on for years to come.

Join us for this <u>FREE</u> session to understand how to prepare for home ownership.

This class will be held online-only via Zoom.

For questions, please contact ProsperU (573-817-8900 or ProsperU@centralbank.net).

Date: Thursday, September 28th, 2023

Time: 6:00 pm – 7:30 pm

Location: Online Only – Zoom

Online link and instructions will be provided

Register online at www.centralbank.net/ProsperU or call **573-817-8900.**



