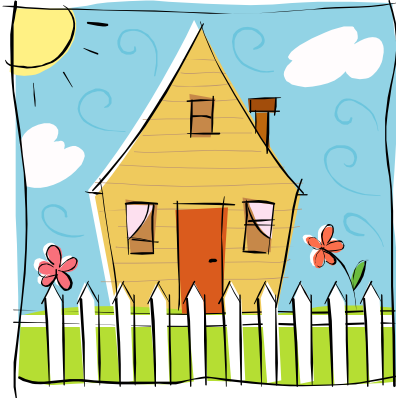


the
CAROLYN VAN SCHAİK
HOME
OWNERSHIP CENTER



Neighborhood Housing Services Offices

479 16th Street

Niagara Falls, NY 14303

285-7778

nnhs@roadrunner.com

An Equal Opportunity, Government Sponsored Partnership

The Home Ownership Center Partnership

The Carolyn Van Schaik Home Ownership Center is a collaboration of not-for-profit housing agencies working together. This group of neighborhood based agencies serves the City of Niagara Falls and surrounding areas in need.

The Home Ownership Center offers a comprehensive package of homebuyer education services to meet varying needs of our clients. Our services will prepare prospective home owners with important information, including:

Steps in home buying process

- Assessing readiness
- Budgeting and credit
- Shopping for a home
- Financing your home
- The closing process
- Maintaining your home

You may be eligible for closing cost assistance grants and/or loans when you have completed the first time buyer education and are mortgage eligible!

THE HOME OWNERSHIP CENTER PARTNERS

City of Niagara Falls Department of Community Dev. 286-8800

Center City Neighborhood Development Corporation 282-3738

Niagara Falls Neighborhood Housing Services 285-7778

Highland Community Revitalization Committee 282-2325

HOME BUYER EDUCATION

The Carolyn Van Schaik Home Ownership Center offers home buyer education options to meet varying client needs. These include:

- First Time Homebuyer Education
- First Time Home Buyer Fast Track
- One-On-One Home Buyer Counseling
- Credit Counseling & Repair
- Reverse Mortgage Counseling
- Foreclosure Intervention & Counseling

First Time Homebuyer Education

A six week course offered in the evening for two hours per class, this course is geared toward clients who are in the first stages of the home buying process, need credit repair or are in long term bank sponsored programs.

Fast Track Homebuyer Education

This is a one day, eight hour course offered one Saturday each month. This course is geared toward client who are close to buying a home, pre-approved for a mortgage, or have a mortgage commitment, have a signed sales contract, or have identified a house for purchase and are ready to close.

One-on-One Credit Counseling

This service is available to anyone at no cost except the expense of running a credit report. Our counselors will teach clients how to read their credit reports, and assist them in repairing their credit issues

HOME CENTER FEES

First time homebuyer education

Individual - \$30

Couple - \$50

Fast Track Education

Individual - \$30

Couple - \$50

One-on-One Counseling

Free

Reverse Mortgage Counseling
Free

Foreclosure Prevention/Counseling
Free

Registration fee must be paid with check, money order or cash at least one week in advance of the course date.

Fees are non-refundable and include the cost of one credit report per client.

THE SPONSORS

Bank of America

Citizens Bank

First Niagara Bank

HSBC Bank

Key Bank

M & T Bank

**YOU MAY BE ELIGIBLE
FOR CLOSING COST ASSISTANCE GRANTS THROUGH OUR
PARTNERS' PROGRAMS, AND/OR DEFERRED
LOANS AND OTHER ASSISTANCE THROUGH OUR SPONSOR
LENDERS!**

**CALL CLAUDIA MILLER
AT THE HOME CENTER
286-8831 - NOW!**