

# Lunch & Learn

## Buyer Grants/ Programs & Special Financing



*Date: Thursday,  
February 22, 2018*

*Time: 11:30am*

*Location:  
Elmira-Corning  
Association of Realtors*

*Cost: \$10.00  
Lunch is included*

*Session Facilitators:  
Jane Sokolowski,  
Christina Doughty, and  
Laura Bennett*

Jane Sokolowski, Program Coordinator for Housing Counseling Services at Catholic Charities, will present on the steps of the First Time Homebuyers Program, a partnership with the City of Elmira. Jane will also speak on homebuyer grant opportunities that work outside the City of Elmira as well. Also offered under housing counselling services is financial fitness services to help individuals prepare for sustainable homeownership and mortgage foreclosure prevention services to help distressed homeowners keep their homes.

Laura Bennett, Mortgage Originator Coordinator at Chemung Canal Trust Co, will present on the loan programs available for first time homebuyers and how they can be used in conjunction with one another. This includes how to navigate loan programs such as First Home Club, SONYMA, City Grants, and Home Possible.

Christina Doughty, Director of Home Resources at Arbor Housing and Development, will present on assisting low income households to become homeowners through financial capabilities, credit counseling, budgeting and USDA RD 502 Direct Loans. Christina will also talk about Home Owner Rehabilitation Grants; assisting homeowners with safety and health related repairs to homes and foreclosure prevention services.

*Remember knowledge is power! Come learn the facts to help you become a more knowledgeable real estate professional so that you can better serve your customers and clients.*

*To register for this session complete the information below and return by fax, email, mail or deliver it to the association office.*

NAME: \_\_\_\_\_

CELL: \_\_\_\_\_ EMAIL: \_\_\_\_\_

CHECK ENCLOSED: CK# \_\_\_\_\_

CASH ENCLOSED: \$ \_\_\_\_\_

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