



neighbor to neighbor
opening doors. **advancing lives.**

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Register now for March classes

**Neighbor to Neighbor Offers Free Home Buyer Education Classes
Qualifying Buyers for Down Payment Assistance**

Fort Collins – **Neighbor to Neighbor (N2N)**, a Larimer County non-profit that helps families achieve homeownership, offers free monthly certified home buyer education courses to meet the growing demand for consumer education – providing smart advice for home buyers *before* they purchase a home.

Attendees who complete N2N's one-session class leave as educated, savvy consumers prepared to become stable homeowners. Classes cover topics including tips for budgeting and saving for down payment, establishing and maintaining good credit, shopping for a loan, negotiating the price of a home, home owners' insurance, energy efficiency, and protecting your investment. This class meets the certificate requirements for CHFA, City of Fort Collins and Larimer County down payment assistance programs as well as the HUD counseling requirement needed for Fannie Mae My Community Loan Products. These local down payment assistance programs provide thousands of dollars toward homeownership to qualified buyers.

Register to attend the class by visiting Neighbor to Neighbor's website www.n2n.org or by calling (970)663-4163. Classes are free however participants may purchase the book for \$15 at the class.

Register now for March classes:

HOME BUYER EDUCATION CLASS LOCATIONS

March 5, 2011

The Group 2803 E. Harmony Rd. Fort Collins, CO 80525
From College (HWY 287) Take Harmony Blvd. East
The Group is on the South side of Harmony on the corner of Corbett and Harmony,
classes are held in the downstairs conference room

March 19, 2011

The Ranch 5280 Arena Circle, Loveland CO 80538
From I-25 South Take the Crossroads Exit and head East
Turn Left on Fairgrounds Pkwy
Turn Left into the main Gates for The Ranch
The 4H Building is the first building on the right
Look for signs inside of the building directing you to the correct room

Classes begin promptly at 8:30 am and end at 4:30 pm

(We will take a brief break for lunch so you may grab a bite to eat or bring a lunch)



Statistics compiled by NeighborWorks America confirm that:

- ⇒ Participating in a homeownership education and counseling course can improve credit scores by an average of 60 points, potentially saving hundreds of thousands of dollars in interest fees over the course of a 30-year mortgage.
- ⇒ Homeowners are 15 percent more likely to vote and be involved in their communities.
- ⇒ A low-income homeowner will typically have a net worth 12 times that of a renter who earns the same amount of money.

N2N is a member of the national NeighborWorks® network, the nation's largest force of certified homeownership educators who have counseled more than half a million homebuyers. N2N's Home Buyer Education Coordinator, Deena Pettit, is certified by NeighborWorks® to provide pre-purchase counseling. Deena also earned a Bachelor of Science in Business Administration from Colorado State University.

ABOUT N2N

The mission of N2N is to empower people and promote housing opportunity through counseling, education, supportive services, community partnerships, and the provision of multi-family affordable housing. N2N fosters positive outcomes and stable housing along all points of the housing continuum, from homelessness to home ownership.

Neighbor to Neighbor serves Larimer County residents in three key client service areas:

- ⇒ **Renter Program**, which assists the homeless and renters to identify, secure, and maintain affordable, sustainable housing and work toward self-sufficiency. N2N provides up to \$300 per household in emergency rent assistance to prevent homelessness.
- ⇒ **Affordable Housing Program**, which provides safe, decent multi-family housing to low-income renters in properties in Fort Collins and Loveland.
- ⇒ **Home Ownership Program**, which helps renters work toward successful home ownership, counsels homeowners in crisis to help prevent foreclosure and provides guidance to seniors considering a reverse mortgage.

N2N AND THE NEIGHBORWORKS® NETWORK

NeighborWorks® America provides financial support, technical assistance and training for communities across the nation. N2N is a member of the nationwide NeighborWorks network of nearly 4,500 urban, suburban and rural communities across America. These organizations engage in revitalization strategies that strengthen communities and transform lives. In the last five years alone, NeighborWorks organizations have generated more than \$12 billion in reinvestment and helped more than 845,000 families of modest means purchase or improve their homes, or secure safe, decent rental or mutual housing.

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