

# Home Stretch Homebuyer Education

Thinking about buying a home? Take the first step by attending a Home Stretch homebuyer education class. You'll learn about the entire homebuying process from a certified Home Stretch educator, mortgage lender, realtor, and home inspector. You'll receive a class certificate required for loan programs including Minnesota Housing and First Generation Homebuyer Community Down Payment Assistance.

## TOPICS

- Steps to homeownership
- Preparing financially
- Affordability and importance of credit
- Choosing the right mortgage loan
- Shopping for a home
- Making an offer and home inspections
- Loan closing process
- Responsibilities of homeownership

## UPCOMING DATES FOR 2024

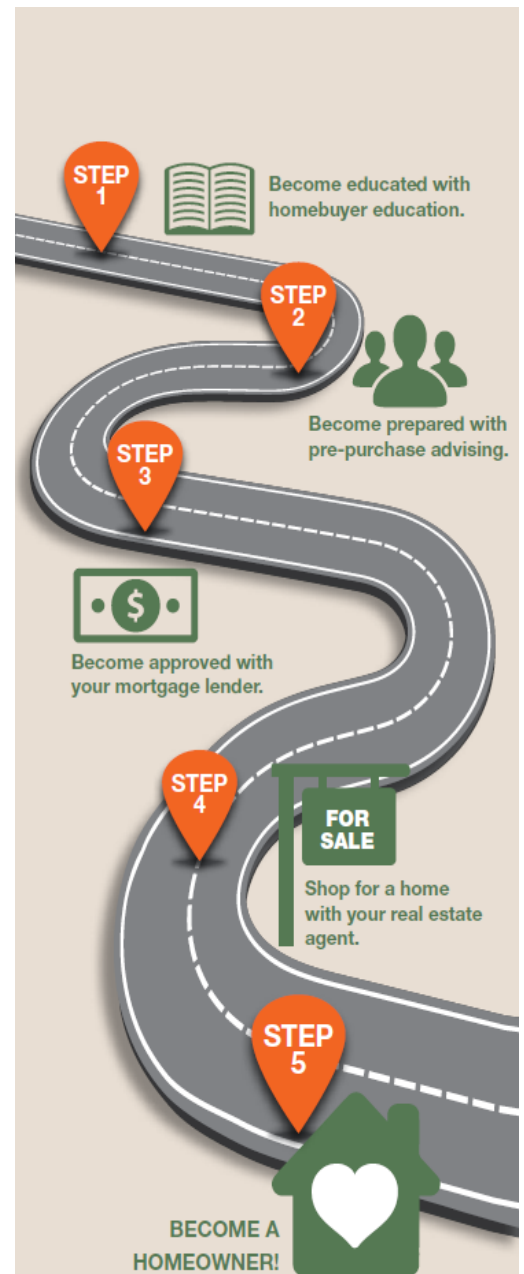
- **September 20** (Friday), 8:30 a.m.-5 p.m.
- **October 3 & 10** (2 Thursdays), 5-9 p.m.
- **November 7 & 14** (2 Thursdays), 5-9 p.m.
- **December 5 & 12** (2 Thursdays), 5-9 p.m.

## COST AND LOCATION

You must be present for both evenings or all day and register in advance. Classes cost \$20 for Dakota County residents and \$40 for non-residents. One co-buyer per paid buyer is free. Location: Dakota County CDA, 1228 Town Centre Drive, Eagan.

## REGISTRATION

Visit: [www.dakotacda.org/homebuyer-education](http://www.dakotacda.org/homebuyer-education)  
P: 651-675-4470 E: mhorsch@dakotacda.org



Dakota County



CDA



## Pre-Purchase Advising

These services provide free individual counseling to homebuyers, and can be accessed any time during the homebuying process - whether you are buying a home now or in the future.

A specialist will review your current financial situation and help you create a plan to become a successful homeowner. Advising services may include:

- Reviewing your credit report and identifying steps for improvements.
- Identifying barriers to homeownership and steps to address those barriers.
- Reviewing your household budget to determine an affordable housing payment, and how to save for a downpayment on a home.
- Identifying mortgage loan options that meet your needs and goals.
- Explaining down payment assistance options.

**Ready to schedule your free appointment?**  
**Call 651-675-4470** or email **[mhorsch@dakotacda.org](mailto:mhorsch@dakotacda.org)**

*The Dakota County CDA is a HUD-approved housing counseling agency.  
For more information, visit [www.dakotacda.org](http://www.dakotacda.org).*

## Framework® Online Homebuyer Education

Framework® is an online homebuyer course that provides the information needed to navigate every step of the buying process. Learn from a virtual team of professionals while completing activities. Framework® conveniently works with your schedule by allowing you to complete the course on your own time.

### Cost

Framework® online training is \$75 per household. To register, visit **[www.dakotacda.org/homebuyer-education](http://www.dakotacda.org/homebuyer-education)**

*\*Many lenders have approved Framework® to meet their requirements for homebuyer education; check with your lender to make sure an online homebuyer education course is acceptable.*



**Questions? Call 651-675-4470** or email **[mhorsch@dakotacda.org](mailto:mhorsch@dakotacda.org)**

For more information about the Dakota County CDA visit:

**[www.dakotacda.org](http://www.dakotacda.org)**