

All classes require advance registration. Call the agency holding the class to register.

Classes are made possible through financial support from HUD, MaineHousing, private lending institutions, and local non-profits.

Register Online

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Attend four 2.5-hour sessions, two 5-hour sessions, or other combination totaling 10 hours to receive a certificate.

hoMEworks Homebuyer Education Class Schedule 2016

LANDLORD CLASSES

Coastal Enterprises, Inc. Owning and Managing Residential Properties Fee \$35 per person

30 Federal Street, Brunswick

Peggy Grant PH: 207-504-5884 Email: peg.grant@ceimaine.org

Coastal Enterprises, Inc. 30 Federal Street, Brunswick April 27 6:00 pm - 8:30 pm

LIVE STATEWIDE HOMEBUYER EDUCATION WEBINAR

Coastal Enterprises, Inc. Fee \$30 pp or \$50 per couple

30 Federal Street, Brunswick

Peggy Grant PH: 207-504-5884 Email: peg.grant@ceimaine.org

To be announced

IN-PERSON HOMEBUYER EDUCATION CLASSES

Androscoggin and Oxford Counties

Community Concepts, Inc. Fee \$30 pp

240 Bates Street, Lewiston

PH: 1-866-221-4383 Email homeguest@community-concepts.org

Mar. 28, 30, Apr. 4, 6 6:00 pm - 8:30 pm Community Concepts, Inc., 240 Bates Street, Lewiston 9:00 am - 2:30 pm Community Concepts, Inc., 240 Bates Street, Lewiston May 3, 10 6:00 pm - 8:30 pm Community Concepts, Inc., 17 Market Square, So. Paris May 9, 12, 16, 18

Aroostook County

Aroostook County Action Program Fee \$30 pp or \$50 per couple

771 Main Street, Presque Isle

Gary Sirois PH: 207-764-3721 Email gsirois@acap-me.org

April 25, 27, May 2, 4 6:30 pm – 9:00 pm ACAP, 771 Main Street, Presque Isle

Cumberland County

Coastal Enterprises, Inc. Fee \$30 pp or \$50 per couple

30 Federal Street, Brunswick

Peggy Grant PH: 207-504-5884 Email: peg.grant@ceimaine.org

FULL - March 19, 26 9:00 am - 2:30 pm Coastal Enterprises, Inc. 2 Portland Fish Pier (Suite 206), Portland

April 4, 6, 11 & 13 6:00 pm - 8:30 pm Coastal Enterprises, 30 Federal Street, Brunswick April 23, 30 9:00 am - 2:30 pm Presumpscot Place, 22 Foster Street, Westbrook 9:00 am - 2:30 pm Presumpscot Place, 22 Foster Street, Westbrook May 21, 28

Fee \$30 pp or \$50 per couple **Avesta Housing**

307 Cumberland Avenue, Portland

March 17, 2016

Maureen Best PH: 207-553-7780 ext. 3348 Email: MBest@avestahousing.org

FULL - March 12, 13 9:00 am - 2:30 pm Avesta Housing, 307 Cumberland Avenue, Portland **April 9, 16** 9:00 am - 2:30 pm Husson University (Room 01), 340 County Rd, Westbrook **FULL** - April 23, 24 9:00 am - 2:30 pm Avesta Housing, 307 Cumberland Avenue, Portland May 3, 5, 10, 12 6:00 pm - 8:30 pm Avesta Housing, 307 Cumberland Avenue, Portland May 21, 22 9:00 am - 2:30 pm Avesta Housing, 307 Cumberland Avenue, Portland

www.mainehomeworks.org

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Kennebec & Somerset Counties

KVCAP Fee \$30 pp Veterans and families may take class free of charge.

97 Water Street, Waterville

Norma Morrissey PH: 207-859-1637 Email: normam@kvcap.org

March 19, 20 9:00 am – 2:30 pm KVCAP, Drapeau Building, 97 Water Street, Waterville

Register Online

April 30, May 1 9:00 am – 2:30 pm Kennebec Savings Bank, 330 Civic Center Drive, Augusta

Register Online

May 14, 15 9:00 am – 2:30 pm KVCAP, Drapeau Building, 97 Water Street, Waterville

Register Online

Coastal Enterprises, Inc.

Peggy Grant PH: 207-504-5884 Email: peg.grant@ceimaine.org

Register Online

May 2, 4, 9, 11

6:00 pm – 8:30 pm

Gardiner High School, ATM Room, West Hill Road, Gardiner

Mid-Coast/Down East

Penquis Fee \$30 pp

) pp

262 Harlow Street, Bangor

Jeff Snow PH: 974-2410 1-800-215-4942 ext. 2410 Email: jsnow@penquis.org

April 9, 16 8:00 am – 3:00 pm The Lighthouse Museum, 1 Park Drive (Breakwater Room), **Rockland**

Fee \$30 pp or \$50 per couple

April 27, May 4, 11, 18 5:30 pm – 8:30 pm Five Town CSD Adult Education, 25 Keelson Drive, **Rockport**

Register: adulted@fivetowns.net or 236-7800 Ext. 5

Penobscot & Piscataquis Counties

Penquis Fee \$30 pp

Register Online

Register Online

Register Online

262 Harlow Street, Bangor

Jeff Snow PH: 974-2410 1-800-215-4942 ext. 2410 Email: jsnow@penguis.org

March 19, 26 8:00 am – 3:00 pm Four Directions Development Corporation, 20 Godfrey Drive, **Orono**

To register for the Orono class, call 866-6545 and ask for Erin St. Peter

 March 21, 22, 23, 24
 5:30 pm – 8:30 pm
 Penquis Office, 262 Harlow Street, Bangor

 April 23, 30
 8:00 am – 3:00 pm
 Penquis Office, 262 Harlow Street, Bangor

May 23, 24, 25, 26 5:30 pm — 8:30 pm Penquis Office, 262 Harlow Street, **Bangor**

KVCAP Fee \$30 pp Veterans and families may take class free of charge.

97 Water Street, Waterville

Norma Morrissey PH: 207-859-1637 Email: normam@kvcap.org

March 19, 20 9:00 am – 2:30 pm University Credit Union, 977 Union Street, Bangor

Register Online

York County

York County Community Action Corporation Fee \$30 pp or \$50 per couple

6 Spruce Street, Sanford

Lee Sullivan PH: 207-459-2961 or 1-800-965-5762 Email: Lee.Sullivan@yccac.org

FULL - March 22, 24 6:00 pm - 8:30 pm & March 26 9:00 am - 2:30 pm YCCAC, 6 Spruce Street, Sanford

April 11, 13 6:00 pm – 8:30 pm & **April 16** 9:00 am – 2:30 pm YCCAC, 6 Spruce Street, **Sanford**

April 30, May 7 9:00 am – 2:30 pm OOB/Saco Adult Ed., Learning Center, 80 Common Street, Saco

Register: www.oobsaco.maineadulted.org (keyword: buying), or call 207-934-7922

May 16, 18, 23, 25 6:00 pm – 8:30 pm YCCAC, 6 Spruce Street, **Sanford**

eHomeAmerica Online Homebuyer Education Course

EhomeAmerica Education



hoMEworks believes face-to-face learning offers the added benefit of interactive discussion with industry experts who can answer your unique questions and that attending a live home buyer education class should always be your first choice. If you are unable to attend an in-person class, hoMEworks has partnered with eHomeAmerica to offer a fee-based online home buyer education certification course.

The eHomeAmerica online course takes 8 to 10 hours. You may stop and start at any time. Short quizzes will verify your understanding of key information. There is a test at the end, which you will need to pass to receive a certificate of completion.

Select a hoMEworks Educator when registering for the eHomeAmerica's Online Course. Upon completion of the eHomeAmerica course, the Educator will contact you and provide information about local, state and federal homeownership programs before issuing the "Certificate of Home Buyer Education". The information will be delivered either in a 1-hour face-to-face session or 1-hour telephone session.

The eHomeAmerica online course may not be acceptable for all loan programs. Some loan programs require a "HUD-approved" or in-person classroom training. Be sure to contact the organization offering the loan program you're interested in to determine the specific homeownership education qualification requirements.

Completion of a hoMEworks in-person class or eHomeAmerica online course is acceptable if you're applying for a MaineHousing mortgage with the <u>Advantage</u> option If you're buying a house with your spouse or another person who will legally share the financial responsibility for making mortgage payments, then both of you must complete a class prior to loan closing. If completing the eHomeAmerica online course, each must obtain their own certificate.