



**Thursday,
October 25, 2018**

1:30 pm-3:30 pm

**\$15
SCCAOR Members**

**\$25
Non-Members**

**1651 North 1st Street,
San Jose, CA 95112
408.445.8500**

DOWN PAYMENT ASSISTANCE/ BELOW MARKET PURCHASE PROGRAM

This class will introduce you to Housing Trust Silicon Valley, its down payment assistance programs for first time homebuyers and other Affordable Housing Options.

- Benefits of Housing Trust programs for first-time homebuyers and REALTORS®.
- Pre-approval process that helps first time buyers be competitive.
- Learn about Empower Homebuyers- the upcoming County of Santa Clara down payment assistance program.
- Find out how the Homebuyer Empowerment Loan Program (HELP) can assist buyers with higher incomes.
- Build a referral network with the Housing Trust and its Preferred Loan Officers.
- A Look at Local Affordable Housing Options- City of Santa Clara's Below Market Purchase Program (BMP).



Presented By:

Adria Quinones-Masur

Director of Homebuyer Programs

Housing Trust Silicon Valley

Register:

sccaor.com/class/dpa2

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SCCAOR Course Cancellation Policy

If you must cancel or reschedule your reservation, a full refund will be issued if notification is received by email, or in writing (not by telephone), three (3) days prior to class. Those who book within three (3) days are not eligible for cancellation or refunds. To cancel, please send an email to education@sccaor.com and identify the name of the course and include the order number associated with the purchase of the course. In the event that a student should fail to attend a class, the tuition for said class is forfeited and will not be transferred to future classes. SCCAOR reserves the right to cancel or reschedule any course. If cancellation occurs, SCCAOR will issue a full refund. In the event of rescheduling, SCCAOR will send immediate notification and transfer all reservations, including payment, to the new date.

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