

hoMEworks Mission

To provide a standardized, comprehensive homeownership education program delivered by a network of industry professionals in neutral environments throughout Maine.

hoMEworks is supported by the following organizations:

- ◆ Maine Association of Mortgage Professionals
- ◆ Maine Association of REALTORS®
- ◆ Maine Bankers Association
- ◆ Maine Community Action Association
- ◆ MaineHousing
- ◆ Money Management International
- ◆ USDA Rural Development
- ◆ Housing industry representatives

Classes are conducted by hoMEworks' Certified Educators

hoMEworks assures equal opportunity for all persons without regard to race, color, sex, age, religion, political beliefs, marital or family status, physical or mental disability, national origin, or sexual orientation in admission to and participation in homebuyer education and landlord classes.

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P.O. Box 2351
Augusta, ME 04338



Maine's Network of Homeownership Educators

Are you or someone you know interested in learning more about the home buying process and the steps involved?

Look into taking a hoMEworks homebuyer education class— classes are offered statewide!

For a current schedule of classes, please visit hoMEworks on the internet at:

www.mainehomeworks.org

Why Take A Homebuyer Education Class?

hoMEworks homebuyer education classes provide an opportunity to learn about the home buying process in a neutral environment. Buyers who have taken home buying classes are more confident when asking questions and making decisions about home ownership and loan products. Education gives buyers the tools they need to avoid predatory lending and possible foreclosure.

The 10-hour class covers all aspects of the home buying process:

- ◆ Budgeting to buy a home
- ◆ Credit score and credit report
- ◆ Shop for a mortgage loan
- ◆ Finding the right home
- ◆ Inspect before you buy
- ◆ Home mortgage loan process
- ◆ Loan closing process and expenses
- ◆ Being a homeowner

Learn About Roles of Professionals in the Home Buying Field:

- ◆ Real Estate Agents
- ◆ Lenders
- ◆ Appraisers
- ◆ Home Inspectors
- ◆ Mortgage Insurers
- ◆ Title Companies

No direct marketing or sales presentations may be given by the instructor or any guest speakers.

hoMEworks Education Providers: Visit our website www.mainehomeworks.org for an updated schedule and contact an agency in your area to register.

Androscoggin County

Community Concepts, Inc. (CCI)

Contact: 1-866-221-4383

Email: homequest@community-concepts.org

Aroostook County

Aroostook County Action Program (ACAP)

Contact: Jeff Heron 207-768-3023

Email: jheron@acap-me.org

Cumberland County

Money Management International

Contact: 207-321-2037

Email: fthb@moneymanagement.org

Franklin County

Western Maine Community Action (WMCA)

Contact: Diane Haley 207-645-3764 ext. 5527

Email: dhaley@wmca.org

Hancock County

Washington Hancock Community Agency (WHCA)

Contact: 207-546-7544 ext.3378

Kennebec County

- ◆ Kennebec Valley Community Action Program (KVCAP)

Contact: 207-859-1637

- ◆ Coastal Enterprises, Inc. (CEI)

Contact: 207-882-7552

Email: ceihomeownered@ceimaine.org

Knox County

Penquis Community Action Program (Penquis)

Contact: 207-974-2424

Lincoln County

Coastal Enterprises, Inc. (CEI)

Contact: 207-882-7552

Email: ceihomeownered@ceimaine.org

Oxford County

Community Concepts, Inc. (CCI)

Contact: 1-866-221-4383

Email: homequest@community-concepts.org

Penobscot and Piscataquis Counties

Penquis Community Action Program (Penquis)

Contact: 207-974-2424

Sagadahoc County

Coastal Enterprises, Inc. (CEI)

Contact: 207-882-7552

Email: ceihomeownered@ceimaine.org

Somerset County

Kennebec County Community Action Program (KVCAP)

Contact: 207-859-1637

Waldo County

Penquis Community Action Program (Penquis)

Contact: 207-974-2424

Washington County

Washington Hancock Community Agency (WHCA)

Contact: 207-546-7544 ext.3378

York County

York County Community Action (YCCAC)

Contact: Margaret Popp 207-459-2961

Email: margaretp@yccac.org