



- ❖ REALTORS®
- ❖ LENDERS
- ❖ THOSE INTERESTED IN FIRST TIME HOMEBUYER PROGRAMS

FIRST-TIME HOMEBUYER FORUM

Focusing on first-time homebuyers is a great source of business for lenders and Realtors®. Are you up-to-date on the latest programs to serve them? This forum will prepare you to better overcome the challenges first-time homebuyers face and to develop them as life-long clients. If you want to get the competitive edge in attracting and retaining first-time homebuyers as clients you should attend this forum. This seminar will teach you about:

- Below-market rate home loans
- Homebuyer education and counseling
- Down payment and closing cost assistance programs
- Individual development accounts
- And more....

Where: Coldwell Banker Morris Real Estate
486 Bluff Drive
Bend, Oregon 97702

When: Friday, September 16, 2005, 11:00 am to 1:00 pm

This forum is sponsored by the Federal Reserve Bank of San Francisco and space is limited. Please fax your RSVP to Lauren Mercado Briosos by Wednesday, September 14, 2005 at (415) 393-1920 or email to craig.nolte@sf.frb.org Questions? Contact either Yolanda Vanderpool at COCAAN at (541) 322-9185/(541) 548-2380, Extension 109 or Craig Nolte at the Seattle Branch of the Federal Reserve Bank of SF at (206) 343-3761.

Agenda

- I. Welcome
Craig Nolte, Federal Reserve Bank of San Francisco
- II. Needs of First-Time Homebuyers
Ron Smith, Sterling Savings Bank
- III. Homebuyer Assistance Programs
Kim Manie-Oskoi, Regional Advisor to the Director, Oregon Housing and Community Services
- IV. COCAAN's NeighborWorks America Homeownership Center
Sharon Miller, Executive Director, Central Oregon Community Action Agency Network
- V. Discussion
- VI. Adjourn

Check out COCAAN's website at: <http://www.cocaaan.org/index.htm>



RSVP Form

**Housing Center Luncheon
COCAAN's Homeownership Center
Friday, September 16, 2005**

**Coldwell Banker
Morris Real Estate**
486 Bluff Drive
Bend, OR
Tel: (541) 382-4123
<http://www.bendpropery.com/>

Name

Title

Organization

Address

City

State

Zip

Phone

Email

Please fax to: Lauren Mercado Briosos, FRBSF
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by Wednesday, September 14, 2005

Or

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