



## FREE FIRST-TIME HOMEBUYER CLASS

**WHEN: Tuesday, June 11, 2019**  
6:30pm—8:30pm

**WHERE: Valley National Bank**  
**289 Ferry Street**  
**Newark, NJ 07105**

Consejeros disponibles en Español

### Learn about:

- ✓ Understanding the homebuying process
- ✓ Owning vs. Renting
- ✓ Housing Affordability
- ✓ Your Homebuying Team
- ✓ Prequalification vs. Preapproval
- ✓ Affordable Mortgage Products
- ✓ Fair Housing and consumer financial protections
- ✓ Understanding & avoiding predatory lending



**Registration is required.** Call Michelle Maas at (973) 643-8800, x210 or email [michelle@njcitizenaction.org](mailto:michelle@njcitizenaction.org).

New Jersey Citizen Action is a HUD-certified housing counseling agency and HUD-designated Fair Housing Agency. This event is being sponsored by Valley National Bank, New Jersey Citizen Action, and New Jersey Citizen Action Education Fund.

*For information about NJCA, visit us on the web at [www.njcitizenaction.org](http://www.njcitizenaction.org)!*