



# Central Jersey Housing Resource Center

PRESENTS

## STEP BY STEP



**STEP BY STEP** is a *FREE* long-range budget planning and educational program for families who want to buy their first home. Upon completion of the **STEP BY STEP** program you will be given a course completion certificate.

**Laura Wetzel, Program Manager** from the Central Jersey Housing Resource Center will speak about credit, debt, credit reports and budgeting.

**Lillian Hernandez from M&T Bank** will discuss “How to Get a Mortgage”.

**A Local Realtor** will provide information on “How a Realtor Can Help”.

**A Real Estate Attorney** will provide information about “Why Use a Real Estate Attorney”.

**Laura Wetzel, Program Manager** from the Central Jersey Housing Resource Center will provide information on “Affordable Housing Options in Somerset County” under the State of New Jersey Fair Share Housing Program (Mt. Laurel). Laura will also review and summarize all key components of becoming a homeowner and special grant programs.

### **THIS SPECIAL *FREE* SESSION WILL BE HELD:**

**DATE:** Wednesday, January 15, 2014

**TIME:** 5:30 – 9:30 P.M. (A light dinner is provided)

**PLACE:** Central Jersey Housing Resource Center  
600 1<sup>st</sup> Ave  
Raritan, NJ 08869

**\*\*If using a GPS please enter “1<sup>st</sup>” NOT “first”\*\***

To register, please call (908) 704-9649. If you get voicemail please leave your name, address and daytime phone number. You can also register online at [www.cjhrc.org](http://www.cjhrc.org). **Due to the length of the presentation and limited space, we do not recommend bringing children to the seminar.**

**\*\*All household members whose names will appear on the affordable housing application and/or the mortgage application must attend the entire 4 hour seminar in order to receive a certificate of completion\*\***

The “Step by Step” seminar is being sponsored by: Bank of America, Capital One, Chase Community Giving, Department of Housing and Urban Development, Franklin Township CDBG, GE Capital Retail Bank, Hudson City Savings Bank, Hunterdon County Human Services, Investors Bank, Investors Foundation, Inc., Johnson & Johnson Somerset County Companies, M&T Bank, Magyar Bank, Novartis, Peapack-Gladstone Bank, Roselle Savings Bank, Somerset County Human Services, Somerset Savings Bank, SLA, Sovereign Bank State Farm Foundation, TD Bank, United Way of Northern New Jersey and Wells Fargo Housing Foundation.