

Home Stretch - First Time Homebuyer Training

The Central Minnesota Housing Partnership (CMHP), in collaboration with the Home Ownership Center (HOC), offers a first time homebuyer training program called Home Stretch. Workshops are offered in several cities across Central Minnesota. Home Stretch is a first time homebuyer's first step in the home buying process. By participating in a Home Stretch workshop you will gain knowledge about:

- Budget & Credit Issues
- The Mortgage Approval Process
- Real Estate & Shopping for a Home
- The Closing Process
- Basic Home Maintenance
- Foreclosure prevention and successful homeownership

Home Stretch workshops are taught by knowledgeable local housing professionals who volunteer to teach portions of the class. Our volunteers come from a variety of housing backgrounds to include: lenders, Realtors, credit counselors, closers, home inspectors and builders. The greatest benefit to Home Stretch participants is they have the opportunity to ask important, relevant questions and have these questions answered in class by a knowledgeable and credible housing professional.

CMHP's goal for the Home Stretch program is to help first time homebuyers achieve successful homeownership. By providing this education opportunity, homebuyers have a better understanding of the process and the responsibilities that come with purchasing and owning a home. Most importantly, Home Stretch participants will gain the confidence they need to realize their dream to buy a home of their own.

Pre-purchase Counseling Services

The Central Minnesota Housing Partnership offers pre-purchase one-on-one counseling to discuss in detail the process of homeownership. Purchasing your first home can be quite an adventure, and the more knowledge you have about the process, the better chance you will make the right decisions along the way. We want every first time homebuyer to be prepared for the journey.

Topics discussed during pre-purchase counseling include:

- Household spending plans
- Affordability analysis
- Credit counseling
- Debt reduction planning
- Action plans to overcome home buying barriers
- Evaluation of available mortgage products and programs
- Preparing for loan application

Home Stretch Registration Information

- CMHP Home Stretch workshops are scheduled in 16 Central Minnesota communities
- Workshops are scheduled every month of the year
- **Participants must attend all scheduled classes to receive completion certificate**
- Registration fee is \$30 per household
- Check the schedule below to pick the class that works best for you
- To register for a class call the listed number below

2012 Central Minnesota Home Stretch Schedule

CITY	LOCATION	DATES	TIME	REGISTER
St. Cloud	US Bank - downtown	March 22nd	8 - 5 pm	320-259-0393
Hinckley	Hink-Fin HS Rm 107	March 28th	9 - 6 pm	320-259-0393
St. Cloud	SC Fed. Credit Union	April 3rd	8 - 5 pm	320-259-0393
Cambridge	Minnco Center	April 16th	8:30 - 5:30 pm	320-259-0393
St. Cloud	AmericInn	April 23rd & 25th	5:30 - 9:30 pm	320-259-0393
Brainerd	Central Lakes College	May 16th	9 - 6 pm	320-259-0393
St. Cloud	Liberty Savings Bank	May 31st	8 - 5 pm	320-259-0393
St. Cloud	US Bank downtown	June 13th	8 - 5 pm	320-259-0393
Cambridge	Minnco Center	June 27th	8:30 - 5:30 pm	320-259-0393
St. Cloud	Liberty Savings Bank	July 12th	8 - 5 pm	320-259-0393
Hinckley	Hink-Fin HS Rm 107	July 19th	9 - 6 pm	320-259-0393
Brainerd	Central Lakes College	July 25th	9 - 6 pm	320-259-0393
Cambridge	Minnco Center	August 8th	8:30 - 5:30 pm	320-259-0393
Hackensack	1st National Bank	August 15th	9 - 6 pm	320-259-0393
St. Cloud	SC Fed. Credit Union	August 21st	8 - 5 pm	320-259-0393
Brainerd	Central Lakes College	September 6th	9 - 6 pm	320-259-0393
Big Lake	Keller Lake Commons	Sept. 10th & 12th	5:30 - 9:30 pm	320-259-0393
St. Cloud	US Bank downtown	September 19th	8 - 5 pm	320-259-0393
Cambridge	Minnco Center	October 11th	8:30 - 5:30 pm	320-259-0393
St. Cloud	Liberty Savings Bank	October 24th	8 - 5 pm	320-259-0393
Brainerd	Central Lakes College	November 8th	9 - 6 pm	320-259-0393
St. Cloud	SC Fed. Credit Union	November 13th	8 - 5 pm	320-259-0393
St. Cloud	US Bank downtown	December 13th	8 - 5 pm	320-259-0393