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City of Pompano Beach • 100 West Atlantic Boulevard • Pompano Beach, FL 33061

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Foreclosure and First Time Home Buyer Seminar
Friday, September 11th
City Commission Chambers, 100 West Atlantic Boulevard
11:00 a.m. to 12:00 noon

This important two part seminar will provide vital information and incentives for first time home buyers and will also address foreclosure avoidance and alternatives to foreclosure. This seminar is open to the public at no charge. It will be hosted by Patrice Maenza, Mortgage Loan Coordinator of Bank of America, offering advice on mortgage issues, the First Time Home Buyers Program and the new 2009 tax credits. Joe Roberto, President of Roberto & Associates Title Agency, will speak on alternatives to foreclosures and provide facts on a short sale.

The Foreclosure and First Time Home Buyer Seminar is designed to give everyone the opportunity to add immediate, money-saving information for the first time homebuyer or short sale recipient and the compliance numbers in a manner explained as follows:

- Borrowers who access the \$8,000 tax credit through a state or local government program may use it to make up the required 3.5% down payment. This very unusual piece of information could be the difference between ownership verses renting.
- How to comply with the new 2009 tax credits for First Time Homebuyers Program
- Specifics on proper mortgage loan qualifications
- Get the inside scoop on loan modifications
- Should you get involved in a short sale?
- In spite of this economy, there are a record number of closings transacted every day
- Did you know...If you have not owned a home in the last three years - you are considered a first time homebuyer?

Bank of America will be giving away several gift certificates at the end of the presentation. You must be present to win.

