

Jennifer Laterra, President

Sharon Clark, Executive Director



Central Jersey Housing Resource Center PRESENTS:

A HOMEBUYER WEBINAR

***This is a 5.5-hour certificate program**



**THE TWO NIGHT WEBINAR WILL BE HELD ON:
TUESDAY SEPTEMBER 16, 2025 & THURSDAY SEPTEMBER 18, 2025
5:30 PM - 8:15 P.M.**

***YOU MUST ATTEND BOTH EVENING SESSIONS TO RECEIVE A CERTIFICATE
(the certificate is good for one year from the date of issuance)**

Presenters for this program: Tom Galayda, Millenium Home Mortgage, LLC; Stephanie Chu, Kearny Bank; Jack Granger, TD Bank; Jonathan Ortiz, PNC Bank; Walter Casanas, State Farm; Megan Bonanno, Kienlen Lattmann Sotheby's International Realty; and Peter Wagner, Esq.,

HOMEBUYER EDUCATION & COUNSELING:

- This is a HUD certified homebuyer workshop
- Provides a comprehensive overview
- Speakers include local industry professionals

CERTIFICATE BENEFITS

- Entitles First Time Homebuyers to reduced rate mortgage products
- Down Payment & Closing Cost Programs require Homebuyer Education Certificate.
- May be able to attain reduced Attorney fees

TOPICS COVERED WILL INCLUDE:

- Money Management and Budgeting
- Credit
- How to Get a Mortgage
- Working with a Real Estate Attorney
- Homeowners Insurance
- Working with a Realtor
- Fair Housing
- Home Inspections & Ten Important Questions
- Affordable Housing Options
- Down Payment & Closing Cost Grants

To register, use to the links below or go to our website (www.cjhrc.org) and click on the Upcoming Webinars & Events tile and click on CJHRC Webinars. Choose September 16 & September 18, 2025 2-Day Homebuyer Webinar; the link to register is located towards the bottom of the flyer. **This is a 5.5-hour webinar covered over 2 days; you MUST attend both days.** In order to obtain a certificate, participants must complete and submit required forms; the registration name and name on the documents must match. If you have any questions, please contact a CJHRC Counselor at 908-446-0036.

September 16, 2025 (5:30 pm-8:15 pm): <https://attendee.gotowebinar.com/rt/4759528998062445654>

September 18, 2025 (5:30 pm-8:15 pm): <https://attendee.gotowebinar.com/rt/462610068923195737>

The 2-Day Homebuyer Webinar is being sponsored by: Bank of America Charitable Foundation/Bank of America, Capital One, Citizens Bank, Columbia Bank Foundation, Federal Home Loan Bank of New York (FHLBNY), Franklin Township CDBG, Fulton Bank, N.A., HUD, Johnson & Johnson SC Companies, KearnyBank Foundation, M&T Charitable Foundation, MagyarBank Charitable Foundation/Magyar Bank, Millenium Home Mortgage, LLC, NJM Insurance Group, New Jersey Community Capital, OceanFirst Bank, Peapack Private Bank & Trust, PNC Foundation/PNC Bank, PSEG Foundation, Provident Bank, SC Dept. of Human Services, Santander Bank, N.A., Somerset Regal Bank, State Farm, Synchrony Bank, TD Charitable Foundation, The Bank of Princeton, The Provident Bank Foundation, Valley Bank and Wells Fargo Foundation