CENTRAL JERSEY HOUSING RESOURCE CENTER (CJHRC)

501(c)(3) non-profit organization & HUD Agency

#HUDCertifiedProud

Jennifer Laterra, President — Sharon Clark, Executive Director

Central Jersey Housing Resource Center

PRESENTS:

2-DAY HOMEBUYER WEBINAR

*This is a 5.5-hour certificate program

THIS IS THE LAST HOMEBUYER WEBINAR FOR 2026

THE TWO-NIGHT WEBINAR WILL BE HELD ON:
MONDAY, NOVEMBER 16, 2026 & WEDNESDAY, NOVEMBER 18, 2026
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: Andrew Whipple, Citizens Bank; Turney Singh Baba, Santander Bank; Daniel Ianucci, Somerset Regal Bank, Amaro Pereira, Peapack Private Bank & Trust; Anthony Baratto, State Farm; Jonathan Kessler, Kuker & Kessler Real Estate; Robert Tami, Trident Building Inspections, and Sital Shah, 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 November 16 & November 18, 2026 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; answer all poll questions; complete a survey for each day; and the registration name and name on the documents must match. If you have any questions, please contact a CJHRC Counselor at 908-446-0036.

November 16, 2026 (5:30 pm-8:15 pm): https://attendee.gotowebinar.com/rt/3416751530664929114 **and**
November 18, 2026 (5:30 pm-8:15 pm): https://attendee.gotowebinar.com/rt/3450767121893467999

The 2-Day Homebuyer Webinar is being sponsored by: Bank of America Charitable Foundation/Bank of America, Capital One, Citizens Bank, Columbia Bank Foundation, Franklin Township CDBG, Fulton Bank, N.A., HUD, Johnson & Johnson SC Companies, JP Morgan Chase, M&T Charitable Foundation, MagyarBank Charitable Foundation/Magyar Bank, Millenium Home Mortgage, LLC, NJM Insurance Group, Peapack Private Bank & Trust, PNC Foundation/PNC Bank, PSEG Foundation, Premier Development, Provident Bank, SC Dept. of Human Services, Santander Bank, Somerset Regal Bank, State Farm, Synchrony Bank, TD Charitable Foundation, The Bank of Princeton, The Provident Bank Foundation, and Wells Fargo Foundation

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EQUAL HOUSING OPPORTUNITY