

# FIRST TIME HOMEBUYER WORKSHOP



**Benefits of Buying vs. Renting; Loan Process, Credit Requirements;  
Pre-approval vs. Pre-qualification; Escrow, Title and Closing;  
Affordable Housing Programs in Marin; Down Payment Assistance;  
Homeowner Responsibilities: Property Taxes, HOAs, Insurance**

**SATURDAY APRIL 10, 2010  
9:00 – 3:00 Lunch Included  
at**

**MARIN HOUSING AUTHORITY  
4020 CIVIC CENTER DRIVE  
SAN RAFAEL, CA 94903**

*Marin Housing shares a private driveway with Auto Desk and Sutter Health. The sign at the driveway entrance at the bottom of the hill says "4040." Come up that driveway and look for the one-story white stucco building with the red tile roof.*

**Workshop and lunch are free but space is limited so reserve early !  
Call 415-491-2532 / email [csoruco@marinhousing.org](mailto:csoruco@marinhousing.org)**

**All attendees will receive a HUD Homebuyer Certificate**

Presented and Sponsored By:  
Consumer Credit Counseling Services of San Francisco,  
Marin Housing Authority, City of Novato, EARN