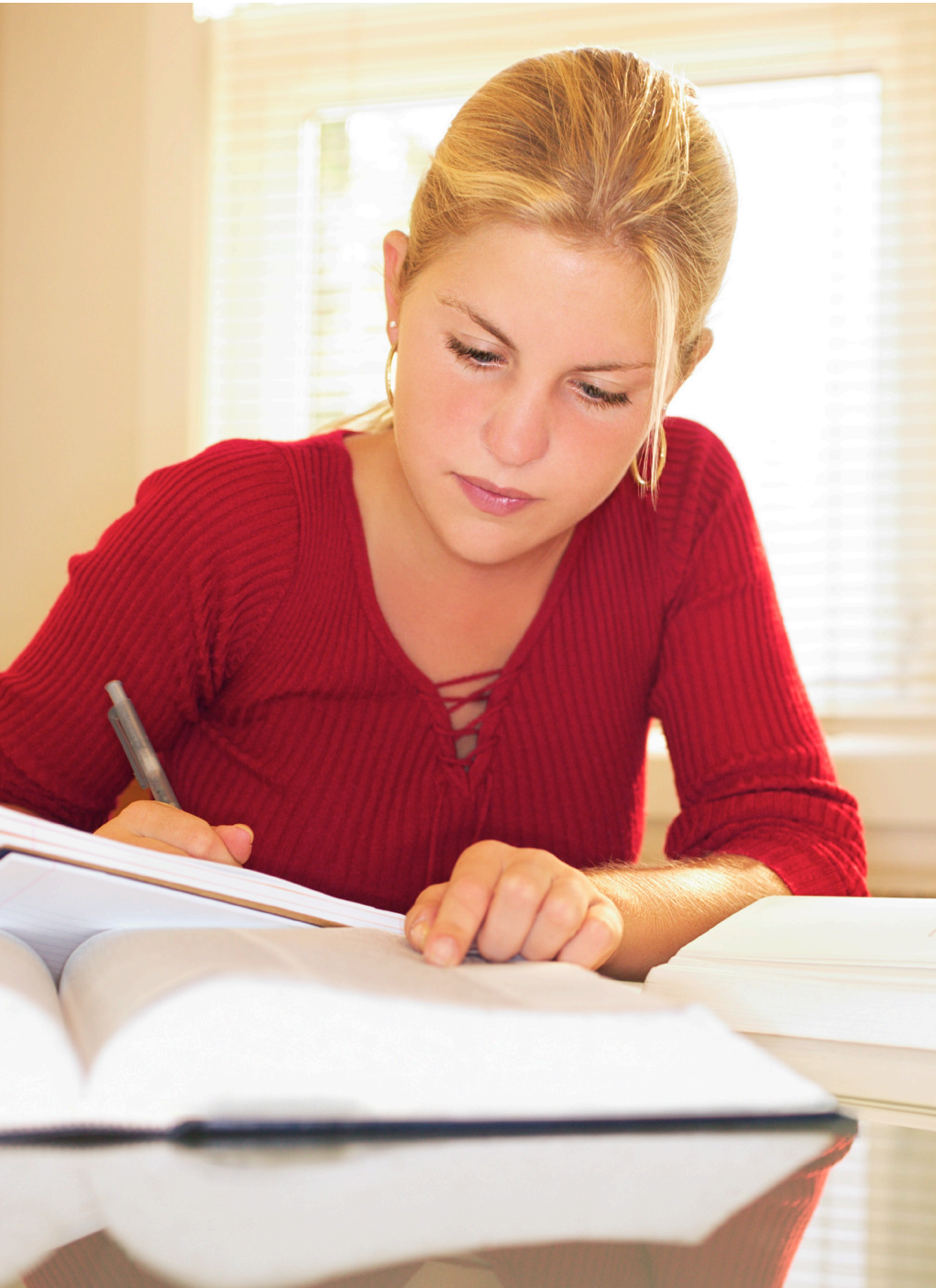


Homebuyer Education

MyCommunity Mortgage



You've found the right mortgage program to make your dream of homeownership a reality, so what are you waiting for?

Buying a new home is a big financial step, even for the most experienced homebuyer. Homebuyer education courses help prepare you for homeownership, shop for a new home and learn how good credit can work for you. In addition, educating yourself about homeownership helps you understand responsibilities such as insurance, taxes and home maintenance.

If you're a first-time homebuyer* looking to purchase a home through the MyCommunityMortgage program, you will need to participate in a homebuyer education program. There are lots of ways you can fulfill this requirement: Courses are offered via telephone, CD-ROM, online, face-to-face, etc., and are often provided free of charge.** Once you complete the course, you will receive a certificate plus valuable knowledge that will put you on the path to homeownership.

*First-time homebuyers are classified as individuals who have not owned a primary residence within the last three years. **Your mortgage insurance provider may offer a homebuyer education course at no cost to you, or you may obtain the education from another acceptable source. Programs available only to qualified borrowers. Programs subject to change without notice. Underwriting terms and conditions apply. Some restrictions may apply. 1009

