

Get Smart!

Finally, a learning program for first-time homebuyers!

Our mission: to help first-time homebuyers make smart decisions.

Gain the all-important knowledge that'll **save time, money and enhance your life!**

Classes available in your area or on-line – log-on or contact us today!

You know...

- you want to buy a home
- a home can create financial security
- buying a home can be complicated
- the real estate and mortgage markets are different than before

the **smart**  **homebuyer**.org

You'll learn...

- how real estate cycles and interest rate cycles impact me
- why your credit score is worth thousands of dollars and how to improve and protect it
- about Government and Bond programs for First Time Buyers
and much more!!

Our program is designed and supported by the
**National Institute of Financial
Education and MoneySense Education.**

Log-on to www.theSmartHomebuyer.org or call us toll-free at 1-888-265-2445 today!