Directions to Class Locations

The Washington County Agricultural Center is located on Highway 90 next to Chipley City Hall. The Holmes County Extension Office Conference Room is located on the west side of the Holmes County Agricultural Center on Highway 90 East, Bonifay.

Follow signs to meeting room.

Special Notes

- If you are applying jointly with someone for SHIP funds, BOTH of you must attend.
- You must complete all three sections of the Homebuyer Education Program before you can receive SHIP and/or Rural Development funds.

Completion of this course fulfills the homeownership education requirement for the SHIP and Rural Development programs.
This 6-hour course is designed to help you better understand the homebuying process, the financial responsibilities of home ownership, and basic home care and maintenance techniques to maintain the value of your home and save money on repairs.

**Topics include:**

- Analyzing your personal financial and credit situation
- Pros and cons of homeownership
- How much can I afford?
- Working with housing professionals
- House-hunting tips
- Negotiating the contract
- Choosing a mortgage
- Understanding the closing process
- Home ownership assistance programs
- Preventing foreclosure
- Home care and maintenance techniques

### Class Schedule

<table>
<thead>
<tr>
<th>DATE</th>
<th>CLASS</th>
<th>TIME</th>
<th>LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tues., Sept. 2, 2014</td>
<td>Steps in Buying a House</td>
<td>6:00 p.m. - 9:00 p.m.</td>
<td>East Wing Conference Room</td>
</tr>
<tr>
<td>Thurs., Sept. 4, 2014</td>
<td>Home Care &amp; Maintenance</td>
<td>6:00 p.m. - 9:00 p.m.</td>
<td>Washington County Agricultural Center</td>
</tr>
<tr>
<td>Sat., Oct. 4, 2014</td>
<td>Steps in Buying a House</td>
<td>9:00 a.m. - 3:30 p.m. (Lunch break included)</td>
<td>East Wing Conference Room</td>
</tr>
<tr>
<td></td>
<td>Home Care &amp; Maintenance</td>
<td></td>
<td>Washington County Agricultural Center</td>
</tr>
<tr>
<td></td>
<td>Your Family Spending Plan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tues., Nov. 4, 2014</td>
<td>Steps in Buying a House</td>
<td>6:00 p.m. - 9:00 p.m.</td>
<td>Holmes County Extension Office Conference Room</td>
</tr>
<tr>
<td>Thurs., Nov. 6, 2014</td>
<td>Home Care &amp; Maintenance</td>
<td>6:00 p.m. - 9:00 p.m.</td>
<td>Holmes County Agricultural Center</td>
</tr>
<tr>
<td></td>
<td>Your Family Spending Plan</td>
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</tbody>
</table>

**No December Classes**

**PRE-REGISTRATION IS REQUIRED!**

Please call the Washington County Extension Office, **(850) 638-6265**, or the Holmes County Extension Office, **(850) 547-1108**, to register.

For persons with disabilities requiring special accommodations, please contact either Extension Office (TDD, via Florida Relay Service, 1-800-955-8771) at least five working days prior to the class so that proper consideration may be given to the request.