

TOTO



Housing and Credit Counseling, Inc.

2017 Topeka Homebuyer Class Schedule



TOTO (Topeka Opportunity to Own) helps Topeka residents become homeowners by providing education, financing and home rehabilitation. You will have the advantage of guidance from a Certified Homebuyer Counselor through the entire homebuying process. Prior to the education classes, you will need to schedule an appointment with HCCI. If you are not eligible, we will guide you through needed steps to become qualified. Once your eligibility is confirmed, you will attend homeowner classes before looking for a home.

- The **10 hr. homebuyer classes** covers budgeting for a down payment and closing expenses, finding the right house, working with a realtor, what lenders look for in your credit report and job history, financing options, closing process and responsibilities of homeownership. The first four hours meet the education requirement for most lenders. The complete program is a requirement for the Topeka Opportunity To Own (TOTO) program.
- The **2 hr. maintenance classes** cover basic upkeep and repair projects that homeowners can do themselves. Classes cover lawn maintenance, plumbing, electricity and home decorating.

Register: 785-234-0217 or hcci@hcci-ks.org

Free

TOTO HOMEBUYER & MAINTENANCE CLASSES

<u>HOMEBUYER</u>	<u>HOME WALKTHROUGH</u>	&	<u>MAINTENANCE</u>	
Part 1	Part 2			
February 11 (8 am - 4 pm)	February 18 (10 am - 12 pm)			February 18 (12:30 pm)
May 6 (8 am - 4 pm)	May 13 (8 am - 10 am)			May 13 (10:30 am)
August 5 (8 am - 4 pm)	August 12 (8 am - 10 am)			August 12 (10:30 am)
October 21 (8 am - 4 pm)	October 28 (8 am - 10 am)		October 28 (10:30 am)	

HOUSING AND CREDIT COUNSELING, INC. - 1195 SW BUCHANAN, TOPEKA, KS 66604 - WWW.HCCI-KS.ORG

LENDERS: Capitol Federal • Capital City Bank • Community Bank