

Interested in buying a new home?  
Attend this **FREE**

# Real Estate Clinic

**Tuesday, February 23, 2010**

**7:00 - 9:45 p.m.**

**Harmon Park Activity Center**



This clinic is designed to assist prospective buyers in the purchase of a home that meets their needs as well as their budget. We also aim to educate buyers on how to deal with title and tax aspects that go along with purchasing a new home.

**Sponsored By:**  
Century 21 Midlands  
3423 2nd Avenue  
234-5550



## Itinerary & Topics Include:

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| ⇒ Opening Remarks<br>7:00 - 7:05 p.m.<br>Janice Wiebusch, GRI, CRS<br>Owner/Broker, Century 21 Midlands     | ⇒ Break<br>8:20 - 8:30 p.m.  |
| ⇒ VA, FHA & Conventional Loans<br>7:05 - 7:20 p.m.<br>Michelle Sawicki, Five Points Bank                    | ⇒ What Inspections You Can Have<br>8:30 - 8:45 p.m.<br>Paul Fredrickson, Home Inspection Serv<br>Jim Van Pool, PepCo |
| ⇒ NIFA, RD (Guaranteed) & Grants<br>7:20 - 7:35 p.m.<br>James Friesen, Town & Country Bank                  | ⇒ The Role of Title Insurance<br>8:45 - 9:00 p.m.<br>Kent Barney, Barney Abstract & Title Co                         |
| ⇒ RD Direct Loans<br>7:35 - 7:50 p.m.<br>Paul Bartlett, USDA Rural Development                              | ⇒ Tax Advantages & Tax Credit Info.<br>9:00 - 9:15 p.m.<br>Jenny Nichol,<br>Tonniges & Associates PC, CPA's          |
| ⇒ The New Loan Process<br>7:50 - 8:05 p.m.<br>Don Morosic & Kim Townsend,<br>Wells Fargo                    | ⇒ What Should You Expect From a Realtor<br>9:15 - 9:30 p.m.<br>Century 21 Midlands Agents                            |
| ⇒ The Bottom Line: Closing Costs & What<br>You Can Afford<br>8:05 - 8:20 p.m.<br>Century 21 Midlands Agents | ⇒ Questions From the Audience &<br>Closing Remarks<br>9:30 p.m.<br>Jack McSweeney, Century 21 Midlands               |