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**We help you achieve the American dream of homeownership!**

# **ONLINE HOMEBUYER SEMINAR**

**SATURDAY, OCTOBER 23  
 10:00 AM PST**

**Register at**

**<https://bit.ly/30DXB3Q>**



**HOST:**  
**BISHOP K. R. WOODS**  
 o: (510) 644-8117  
 Covenant Church  
 2618 San Pablo Ave.,  
 Berkeley, CA 94702  
[www.thecovberkeley.org](http://www.thecovberkeley.org)



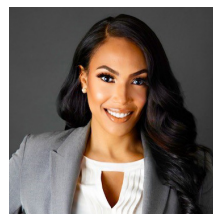
**HOST:**  
**MICHELLE DUPREE**  
 Co-host  
 Real Estate Agent  
 CALDRE 01714686  
 Direct: (510)759-1045  
 Fax: (866)478-9622

## **Learn about:**

- The Housing Crisis in California
- The Real Estate Market - Time to buy and time to sell
- Hear from Local Real Estate Experts about the challenges and opportunities
- Down Payment Assistance from Golden State Financing Authority
- Down Payment and Closing Cost Assistance from CALHFA
- First Bank Mortgage Programs
- How to Buy a 4 Unit Apartment Building as a First Time Home Buyer
- Strategies to Buy your First Home with Friends and Family
- Documentation Requirements for All Loans
- Questions and Answers



**SPEAKERS:**  
**ERIC FRAZIER MBA**  
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 Mortgage Advisor  
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