

Working with Homebuyers

December 2005

9:00 Welcome & Agenda

Understanding the Rules & Market

9:10 – 9:45 HOME Rules & DHCR Funding Requirements

9:45 – 10:30 Understanding the Market

10:30 – 10:40 Break

10:40 – 11:30 Understanding Mortgage Markets & Credit

11:30 – 11:45 Predatory Lending

11:45 – 1:00 Lunch

Working with Homebuyers

1:00 – 1:30 The Changing Face of the 1st Time Buyer

1:30 – 2:00 Processing Applicants & Buyers

2:00 – 2:10 Break

2:10 – 3:00 Structuring the Buyer Subsidy

3:00 – 3:30 Refinancing, Resubordination & Prepayment

3:30 Wrap-up & Evaluation

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*Under contract to NY Division of Housing & Community Renewal
& the Housing Trust Fund Corporation*