


Catholic Community Services **Housing Counseling Program**
Home Ownership Education Schedule

December 2011 - April 2012

Pre-registration is required: call Catholic Charities at 1-888-831-8446.

With the exception of Home Ownership Education, there are no fees charged for any service provided by the Housing Counseling Program of Catholic Community Services Inc.

There is a \$225 fee for Home Ownership Education which may be credited at loan closing or may be considered part of the borrower's out of pocket contribution. The Down Payment Plus Program pays an additional \$375 at loan closing out of the grant assistance proceeds to the organization providing home ownership education services. Payment arrangements can be made.

USDA Rural Development (Spooner office) borrowers accessing RD Direct Loans are charged \$50 for Home Ownership Education classes. Payment arrangements can be made.

USDA Rural Development borrowers accessing RD Guaranteed Loans through a conventional lender are charged \$225. Payment arrangements can be made.

The Home Ownership Education Fee includes all course instruction, materials, follow up, and the Manual, "Realizing the American Dream," 4th Edition, published by the NeighborWorks Center for Home Ownership Education and Counseling.

No client will be refused participation in Home Ownership Education based on inability to pay this fee. To request a waiver, contact your Housing Counselor.

Monday	Dec 5	4:30 – 7:30	Superior - (Part 1 of 2) Cath. Charities-1416 Cumming
Thursday	Dec 8	9:30 – 4:30	Ashland - County Courthouse (2nd floor-204)
Tuesday	Dec 13	9:30 – 4:30	Siren - Burnett City Government Building room 162
Friday	Dec 16	9:30 – 4:30	Rice Lake - Public Library (lower level)*
Monday	Dec 19	4:30 – 7:30	CCB Superior (Part 2 of 2) 1416 Cumming
Tuesday	Jan 10	9:30 – 4:30	Ashland - County Courthouse (2nd floor-204)
Saturday	Jan 14	9:30 – 4:30	Rice Lake - Public Library (lower level)
Monday	Jan 16	4:30 – 7:30	Superior - (Part 1 of 2) Cath. Charities-1416 Cumming
Friday	Jan 20	10:15–5:00	Ladysmith - Rusk County Library-418 Corbett Ave
Monday	Jan 23	4:30 – 7:30	Superior - (Part 2 of 2) Cath. Charities-1416 Cumming
Monday	Feb 6	4:30 – 7:30	Superior - (Part 1 of 2) Cath. Charities-1416 Cumming
Tuesday	Feb 14	9:30 – 4:30	Ashland - County Courthouse (2nd floor-204)
Saturday	Feb 18	9:30 – 4:30	Rice Lake - Public Library (lower level)
Monday	Feb 20	4:30 – 7:30	Superior - (Part 2 of 2) Cath. Charities-1416 Cumming
Friday	Feb 24	9:30 – 4:30	Siren - Burnett City Government Building room 162
Thursday	Mar 8	10:15 -5:00	Hayward - Sherman & Ruth Weiss Library
Tuesday	Mar 13	4:30 – 7:30	Superior - (Part 1 of 2) Cath. Charities-1416 Cumming
Wednesday	Mar 14	9:30 – 4:30	Ashland - County Courthouse (2nd floor-204)
Saturday	Mar 17	9:30 – 4:30	Rice Lake - Public Library (lower level)
Tuesday	Mar 20	4:30 – 7:30	Superior - (Part 2 of 2) Cath. Charities-1416 Cumming
Tuesday	Apr 10	4:30 – 7:30	Superior - (Part 1 of 2) Cath. Charities-1416 Cumming
Thursday	Apr 12	9:30 – 4:30	Ashland - County Courthouse (2nd floor-204)
Tuesday	Apr 17	4:30 – 7:30	Superior - (Part 2 of 2) Cath. Charities-1416 Cumming
Saturday	Apr 21	9:30 – 4:30	Rice Lake - Public Library (lower level)
Tuesday	Apr 24	9:30 – 4:30	Siren - Burnett City Government Building room 162