



Bitter Root RC&D

Bitter Root Resource Conservation and Development Area, Inc.

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**Press Release
FOR RELEASE IMMEDIATELY**

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ARE YOU MORTGAGE READY? REGISTER FOR IN-PERSON HBE CLASS IN HAMILTON FOR JULY TO FIND OUT!

June 14, 2021. Hamilton, MT. Before you begin the home-buying process, it is highly recommended you take a home buyer education (HBE) course and complete one-on-one housing counseling, which makes you eligible for various loans and down payment assistance programs. Bitter Root RC&D is excited to announce an in-person home buyer education class for July 17, 2021.

The Home Buyer Education class will be held Saturday, July 17 from 8:30 a.m. to 6 p.m. at the Bitterroot Valley Board of REALTORS™ office at 224 N. 4th Street, Hamilton. To request a registration package and reserve your place, email Angie at bitterrootrcd@cybernet1.com or call her at 406-363-5450. The cost is \$75 per household (up to 2 participants). Full and partial scholarships are available. Space is limited to 8 persons. Attendees must attend the entire session on Saturday (8:30 a.m. to 6 p.m.) and participate in a **one-on-one** intake and financial counseling session prior to the class to qualify for the course certificate. This fulfills the education requirement of government insured or funded loans such as VA, FHA, MT Housing, NeighborWorks-MT, USDA Rural Direct and Guarantee, etc. A full discussion of all down payment assistance programs and various loan products including conventional loans will be provided.

All registrations must be received by 3 p.m. on July 8; this includes the completed paperwork and payment. The one-on-one counseling sessions are scheduled as registrations are made and paperwork is received. All counseling session must be completed by July 12 at 7 p.m. They take approximately one hour and are conducted over the phone!

ALL REGISTRANTS ARE REQUIRED TO WEAR A MASK THROUGHOUT THE CLASS and social distance. Topics covered are: Assessing homeownership readiness, financing a home, shopping for a home, and maintaining a home and finances.

The Bitter Root RC&D provides the only HUD-approved home buyers education pre-purchase classes in Ravalli County. Housing Counselor, Sara Ann Briggs, is a HUD and NCHCEC certified counselor. The Bitter Root RC&D is a non-profit, 501(c)(3) organization with a mission to provide leadership and support on natural and community resource issues and projects in our service area of Missoula, Mineral, and Ravalli counties and beyond, by facilitating the planning, coordination, and implementation of initiatives which promote a sustainable rural lifestyle for current and future generations.

Homebuyer education classes are brought to you by the Bitter Root RC&D and funded in part by the Montana Board of Housing, Montana Department of Commerce, and NeighborWorks® Montana. **Stockman Bank, Ravalli County Federal Credit Union, Opportunity Bank, First Security Bank, and Mann Mortgage have provided financial support for FY2021.** In-kind support is also provided by financial institutions and their employees, the Bitterroot Valley Board of REALTORS®,

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which donates the training space, and various individuals who contribute their time and expertise in the classroom. The Bitter Root RC&D promotes Montana Fair Housing and the Federal Fair Housing Law.

