

**OPERATION THRESHOLD'S
HOME BUYER EDUCATION CLASSES
JULY / AUGUST 2010**

Greetings! Operation Threshold's July HBE class will start Thursday, July 8th and it will be a daytime class (10:00 am to noon) at my location (Four Oaks Building at 402 East 4th Street – entrance is the side door closest to the alley facing our parking lot at KWWL building). The class will continue every Thursday in July at the same time and place. The cost is a one time fee of \$25.00. I've attached the intake form and invitation letter that I send out to potential participants for you to hand out if needed (and I will continue to send this to you every month at least a week before a new class starts). Next month, I will hold class in the evenings on Thursdays (August 5th, 12th, 19th, and 26th) from 5:30 pm – 7:30 pm for those who are unable to attend the daytime class (same place, cost, etc...). For the questions that were asked at the Community Development meeting last week:

1. At this time we are unable to individually counsel those individuals at an accelerated pace for those that need certificates ASAP.
2. For Spanish speaking borrowers/clients....I have not received an answer from our Spanish speaking interpreter on whether or not she can attend & interpret at the classes, but if a participant would like to bring a friend or family member to translate, that will be fine (at no cost for the interpreter).
3. A "lenders night" during one of the class periods is currently being discussed and decided upon...will let you know as soon as I know more information.

Thank you and please let me know if you have any questions!

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An Iowa Mortgage Help Coalition Partnership Organization & Adoptee of National Industry Standards for Homeownership Education and Counseling

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