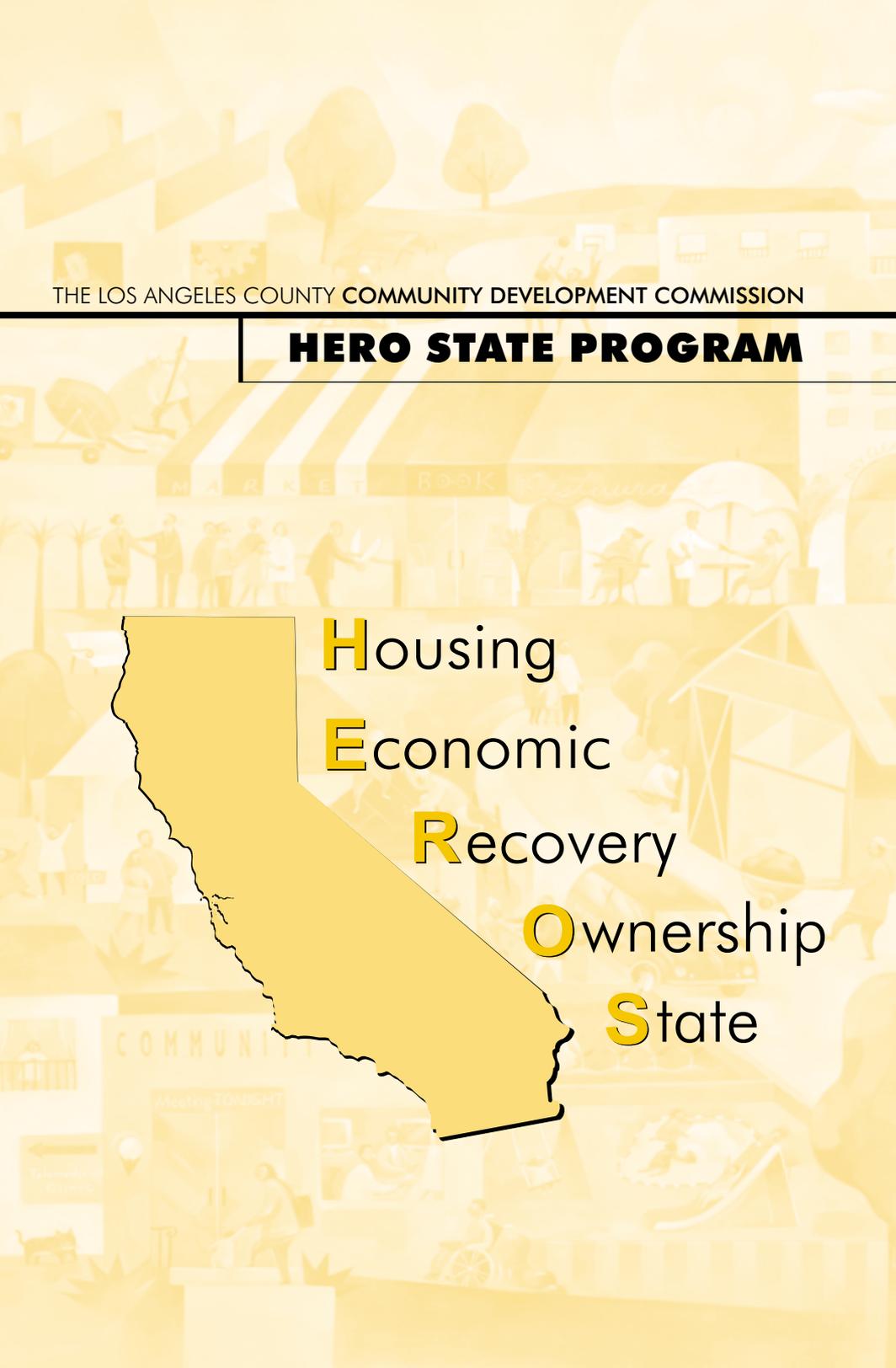


THE LOS ANGELES COUNTY COMMUNITY DEVELOPMENT COMMISSION

HERO STATE PROGRAM



Housing
Economic
Recovery
Ownership
State



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HOUSING ECONOMIC RECOVERY OWNERSHIP STATE

PROGRAM HIGHLIGHTS

- * Housing Economic Recovery Ownership State (HERO STATE) loans are 0% interest loans. No repayment is required until the home is sold, transferred, refinanced, or no longer owner-occupied.
- * **Only Foreclosed, Abandoned or Vacant properties are eligible.**
- * **Properties must be purchased at a discount of 1% from the current market appraised value.**
- * **Second Trust Deed Financing** for families with up to 80% County Median Income will receive \$75,000 or 25% of the purchase price, whichever is the lesser. Families with up to 120% County Median Income will receive \$50,000 or 25% of the purchase price, whichever is the lesser.
- * **Down Payment Assistance (DPA)** provides down payment and/or closing costs assistance to low-, moderate-, and middle-income households. The maximum DPA loan is 6% of the purchase price or \$10,000, whichever is the lesser.
- * Eligible properties are single-family foreclosed, abandoned or vacant homes with a maximum purchase price of \$493,000, and attached or detached condominium/townhomes with a maximum purchase price of \$394,250.
- * HERO STATE loans are available to first-time homebuyers (borrowers) with no ownership interest in, or who have not held "title" to, a principal home during the three-year period preceding the purchase of the property.
- * All properties built prior to 1978 are required to have a Visual Lead Based Paint Inspection and must pass the inspection before loan approval.
- * Eligible locations are those located within HERO STATE Census Tracts only and participating cities.
- * Borrower must invest a minimum of 1% of the down payment, not including closing costs.
- * Borrower must complete an 8-hour education homeownership course from an approved U.S. Department of Housing and Urban Development (HUD) counseling agency.
- * Grants up to \$25,000 are available to address code violations only.
- * CDC will share equity participation for the first 5 years.
- * Mortgage Credit Certificate and Mortgage Revenue Bond programs may be available with HERO STATE.

How to find a Real Estate Owned (REO) eligible property

A real estate professional can assist you in locating an eligible property within the HERO STATE designated census tracts in participating cities and in the unincorporated areas.

You may view HERO STATE census tracts in
The Thomas Guide 1996 Edition
or visiting

www.lacdc.org/CDCwebsite/HDP/HEROSTATE.aspx.

For more information contact the
First-Time Homebuyer staff at:

(323) 890-7034

(323) 890-7432

(323) 890-7248

FREQUENTLY ASKED QUESTIONS ON HERO STATE PROGRAM

ONLY FORECLOSED, ABANDONED OR VACANT PROPERTIES IN DESIGNATED CENSUS TRACTS ARE ELIGIBLE

PROPERTIES MUST BE PURCHASED AT A DISCOUNT OF 1% FROM THE CURRENT MARKET APPRAISED VALUE

Q: How do I get into the program?

A: First, you need to receive one of the informational brochures by calling (323) 890-7281 or visiting www.lacdc.org/CDCwebsite/HDP/HEROSTATE.aspx.

Q: I already reviewed the program highlights, what do I do now?

A: Call one of the approved participating lenders to be pre-qualified to purchase a foreclosed home. Approved lenders are listed in this brochure. You need to tell them you want to use the L.A. County HERO STATE Program for assistance.

Q: Ok, I've been pre-qualified, now what?

A: Now you can go look for a foreclosed or abandoned home to buy, which is located in the listed census tracts (see page 2 for instructions). After the seller successfully accepts your offer and escrow is opened, contact the lender to begin your loan application. They need to immediately send a package to us for reservation of funds for your purchase and to begin the process of the HERO STATE loan. The lenders have our forms and applications for the program. As one of the conditions of approval, you must attend an 8-hour first-time homebuyer education seminar by a HUD approved counseling agency before closing escrow. At the end of the seminar you will receive a certificate to show us you have satisfied this needed condition. We offer free seminars once a month at California State University, Los Angeles located at 5151 State University Drive, Los Angeles, CA 90032- Golden Eagle Building - Ballroom 1- (schedule listed on page 12 of this brochure). Call the automated registration phone line at (323) 890-7190 to reserve a seat.

Q: How long does the approval process take?

A: Once the package is provided and reviewed, funds are set aside. We then ask for the Visual Lead Based Paint Inspection. All properties built prior to 1978 need an inspection. After we receive a clearance report, the lender is notified and then sends the underwriting package to us. We are usually able to complete the package within a 45-day escrow period. The faster your lender sends all needed documentation to us, the faster we can approve the loan.

80% COUNTY MEDIAN INCOME

Family Size	Maximum Gross Annual Income *
1	\$44,400
2	\$50,750
3	\$57,100
4	\$63,450
5	\$68,550
6	\$73,600
7	\$78,700
8	\$83,750

** Income not to exceed maximum amount per family size*

120% COUNTY MEDIAN INCOME

Family Size	Maximum Gross Annual Income *
1	\$66,600
2	\$76,100
3	\$85,600
4	\$95,150
5	\$102,750
6	\$110,350
7	\$117,950
8	\$125,550

** Income not to exceed maximum amount per family size*

HERO STATE PARTICIPATING CITIES

All census tracts in these cities are eligible.

Alhambra
 Artesia
 Burbank
 Cerritos
 Gardena

Glendale
 Glendora
 Montebello
 Monterey Park
 Pasadena

Pico Rivera
 Rosemead
 Torrance
 West Covina
 Whittier

DESIGNATED CENSUS TRACTS PARTICIPATING CITIES

Eligible HERO STATE property must be in the following Designated Tracts AND in the participating city jurisdiction ONLY.

1ST DISTRICT AREA	MAYWOOD	LA MIRADA
AZUSA	5323.04	5031.01
4006.02	5333.00	5036.01
4006.03	5334.01	5036.02
4006.04	5334.02	5037.02
4008.00	5334.03	5037.03
4040.00	5336.01	5038.01
4041.00	5337.01	5038.02
4042.00	5337.02	5039.01
4043.01	5337.03	5039.02
4043.02	5338.01	5040.01
4044.01	5338.03	5040.02
4044.02	5338.04	5041.01
4045.01		
4045.02		
	2ND DISTRICT AREA	5TH DISTRICT AREA
BELL	LAWNDALE	COVINA
5323.04	6038.00	4036.00
5336.01	6039.00	4037.02
5336.02	6040.00	4037.03
5336.03	6041.00	4037.21
5337.03		4037.22
5338.01		4038.01
5338.03		4038.02
5338.04		4054.00
		4057.00
		4058.00
		4059.00
		4060.00
		4061.01
		4061.02
		4062.00
	3RD DISTRICT AREA	
	SAN FERNANDO	
	3201.00	
	3202.00	
	3203.00	
	4TH DISTRICT AREA	
	DIAMOND BAR	
	4032.00	
	4033.03	
	4033.04	
	4033.05	
	4033.12	
	4033.16	
	4033.19	
	4033.20	
	4033.21	
	4033.22	
	4033.23	
	4033.24	
	4033.25	
	4087.03	
	HAWAIIAN GARDENS	
	5551.02	
	5551.04	
	5552.11	
	5552.12	
COMMERCE		
5319.01		
5320.01		
5322.00		
5323.02		
5323.03		
5323.04		
5324.00		
IRWINDALE		
4046.00		
4050.02		
4053.00		
LA PUENTE		
4069.00		
4070.02		
4071.01		
4071.02		
4072.00		
4073.01		
4075.00		
4076.00		
4077.01		
4077.02		
4082.02		

DESIGNATED CENSUS TRACTS UNINCORPORATED AREAS

Eligible HERO STATE property must be in the following Designated Tracts AND in the Unincorporated County Areas jurisdiction ONLY.

1ST DISTRICT AREA	FLORENCE	EAST COMPTON
AVOCADO HEIGHTS-BASSETT 4082.02 4083.01 4083.02 4083.03 COVINA ISLANDS (CITRUS) 4054.00 4066.01 4066.02 4079.00 4080.02 4081.01 EAST AZUSA ISLANDS 4006.04 4040.00 4041.00 4042.00 4045.01 4045.02 EAST LOS ANGELES (BELVEDERE/CITY TERRACE/EASTMONT) 5302.02 5303.01 5303.02 5304.00 5305.00 5306.01 5306.02 5307.00 5308.01 5308.02 5309.01 5309.02 5310.00 5311.01 5311.02 5312.01 5312.02 5313.01 5313.02 5315.01 5315.02 5316.02 5316.03 5316.04 5317.01 5317.02 5318.00 5319.01 5319.02 5320.01	5327.00 5330.00 5349.00 HACIENDA HEIGHTS 4084.01 NORTH WHITTIER 5030.00 ROWLAND HEIGHTS 4082.11 4033.03 SOUTH SAN JOSE HILLS 4081.02 4081.32 4082.11 SOUTH WHITTIER 5029.02 5031.02 VALINDA 4075.00 4078.00 4079.00 WALNUT PARK 5347.00 5348.02 5348.03 5348.04 WEST PUENTE VALLEY 4047.03 4069.00 4070.01 4070.02 4073.01 4073.02	5418.02 5420.00 5421.01 5421.02 5422.00 FLORENCE 5328.00 5329.00 5350.00 GRAHAM 5353.00 5351.01 5351.02 5352.00 5354.00 LENNOX 6015.01 6015.02 6016.00 6017.00 6018.01 6018.02 VIEW PARK-WINDSOR HILLS 7031.00 7032.00 WEST COMPTON 5410.01 5411.00 5430.00 WILLOWBROOK 5404.00 5406.00 5407.00 5408.00 5409.01 5409.02 5412.00 5414.00 5415.00
	2ND DISTRICT AREA	
	ATHENS-WEST ATHENS-WESTMONT 6001.00 6002.01 6002.02 6003.01 6003.02 6004.00 6027.00 6028.00	4TH DISTRICT AREA HACIENDA HEIGHTS 4084.01 4084.02

DESIGNATED CENSUS TRACTS UNINCORPORATED AREAS

Eligible HERO STATE property must be in the following Designated Tracts AND in the Unincorporated County Areas jurisdiction ONLY.

<p>4085.01 4085.02 4085.03 4086.01 4086.23 4086.24 4086.25 4086.28 4086.29</p> <p>NORWALK-CERRITOS (ISLANDS)</p> <p>5546.00 5551.03</p> <p>ROWLAND HEIGHTS</p> <p>4033.04 4082.12 4086.26 4086.27 4087.03 4087.04 4087.05 4087.06 4087.21 4087.22</p> <p>SOUTH WHITTIER</p> <p>5020.01 5020.02 5029.01 5031.01 5032.01 5032.02 5033.02 5035.01 5035.02</p>	<p>COVINA ISLANDS (CITRUS)</p> <p>4053.00 4055.00 4057.00 4058.00 4059.00 4060.00 4061.01</p> <p>EAST ANTELOPE VALLEY (LAKE LOS ANGELES/ROOSEVELT)</p> <p>9001.01 9001.02 9002.00 9003.00</p> <p>EAST AZUSA ISLANDS</p> <p>4005.00 4008.00 4038.01 4059.00</p> <p>EAST CANYON COUNTRY (LANG/SULPHUR SPRINGS)</p> <p>9108.07 9108.08 9108.09 9108.10</p> <p>LITTLEROCK-PEARBLOSSOM (JUNIPER HILLS/LONGVIEW/LLANO)</p> <p>9100.00 9107.06 9109.01 9109.02 9110.00</p> <p>OAT MOUNTAIN</p> <p>9203.03</p> <p>QUARTZ HILL (DEL SUR/ GREEN VALLEY/ LEONA VALLEY)</p> <p>9009.00 9010.04 9011.01 9011.02 9011.02 9012.05 9012.06 9012.07 9103.01 9103.02</p>	<p>SOUTH ANTELOPE VALLEY</p> <p>9101.00 9102.01 9102.02 9102.03 9102.04 9102.05 9102.06 9104.01 9104.03 9104.04 9107.07 9107.08 9107.09</p> <p>WEST ANTELOPE VALLEY (ELIZABETH LAKE/GREEN VALLEY)</p> <p>9012.03 9012.04</p> <p>WEST CANYON COUNTRY (BOUQUET CANYON/ FORREST PARK)</p> <p>9200.13 9200.14 9200.15 9200.16 9200.18 9200.19 9200.20 9200.26 9200.28 9200.32 9200.33 9200.34 9200.37 9200.40 9200.41 9200.42 9200.43 9201.09 9201.10 9201.13</p> <p>WEST SANTA CLARITA VALLEY (STEVENSON RANCH)</p> <p>9203.12 9203.26 9203.27</p>
5TH DISTRICT		
<p>ALTADENA</p> <p>4601.00 4602.00 4603.01 4603.02 4610.00 4611.00 4612.00 4613.00 4625.00</p> <p>CASTAIC-VAL VERDE</p> <p>9201.03 9201.04 9201.05 9201.06 9201.07 9201.08 9202.00</p>		

HERO STATE PROGRAM PARTICIPATING LENDERS

MOST ACTIVE PARTICIPATING LENDERS

These lenders are most active in submitting and funding loans.

COMPANY NAME	REPRESENTATIVE	PHONE NUMBER
1st Choice	Emma Vega	(626) 780-2516
Bank of America	Julio Cornejo	(562) 622-0310
Civic Center Home Loans	Matthew Callahan	(562) 696-3200
Equipoint Financial	Michelle Ota	(310) 643-2373
Evergreen Funding	Irene Chan	(626) 569-1988
Evergreen Funding	Jennifer Chan	(626) 203-6998
Evergreen Funding	Gina Chen	(626) 864-2398
Guild Mortgage	Maria Fernandez	(626) 318-1509
Progressive Loan Funding	Alex Ascencio	(562) 413-1087

HERO STATE PARTICIPATING LENDERS

COMPANY NAME	REPRESENTATIVE	PHONE NUMBER
Bank of America	Edward Aguirre	(323) 422-7752
Bank of America	Tony Bowers	(661) 951-8122
Bank of America	Pia Braud	(323) 997-6238
Bank of America	Virginia Bravo	(626) 303-7018
Bank of America	Jesus Cruz	(626) 529-6666
Bank of America	Michael Encarnacion	(909) 200-9946
Bank of America	Patty Fonseca	(323) 697-9695
Bank of America	Melinda Harleaux	(323) 296-4800
Bank of America	Arthur Jupiter	(323) 215-5657
Bank of America	Jennifer Laurent	(323) 242-5306
Bank of America	Jennifer Ling	(626) 625-3738
Bank of America	Brad Meyer	(909) 240-5472
Bank of America	Rocky Moreno	(323) 724-7403
Bank of America	Julie Rojas	(323) 855-9264
Bank of America	Kathleen Saulnier	(949) 929-6260
Bank of America	Tyrone Smith	(323) 296-4800
Bank of America	Elisa Soria	(310) 434-1818
Bank of America	Richelle Stannard	(323) 270-6529
Bank of America	Darren Taylor	(323) 724-7431
Bank of America	Terry D. Williams	(310) 780-1660
Banner Financial Services	Paige Beckerle	(877) 581-2266
Broadview Mortgage	Linda Myers	(562) 467-6908
Broadview Mortgage	Sue Troxcil	(562) 467-6908
C & S California Capital	Dawn Cychner	(626) 653-1800
California Consumer Lending	Vivian Chan	(626) 281-2030
California Consumer Lending	Michael Ly	(626) 281-2030
Capital Loan Specialist	Mary Ann Garcia	(310) 628-9617
Catalyst Lending	Pauletta Herndon	(800) 398-5090
Catalyst Lending	Corazon Lagman	(661) 733-3143
CCL Financial Services	Cathi Luong	(626) 786-3211
CCL Financial Services	Jason Tan	(626) 672-5443
CCL Financial Services	Lan Tran	(626) 625-5416
Chase	Renata Lee	(213) 507-2995
Chase	James Malone	(626) 915-5256
Chryar Mortgage & Invest.	Joseph Chryar	(310) 973-1045
Citibank	Jeannette Mayes	(818) 687-9935
Clarion Mortgage Capital	Juanito A. Ramones	(661) 733-3045
Clarion Mortgage Capital	Joseph Yasment	(310) 547-1659
Clarion Mortgage Capital	Adam Young	(800) 680-6290

HERO STATE PROGRAM PARTICIPATING LENDERS

COMPANY NAME	REPRESENTATIVE	PHONE NUMBER
Clearinghouse CDFI	Andrew Davis	(949) 525-4976
Clearinghouse CDFI	Linda Peaslee	(949) 528-3066
Dreamworks Financial	Carolyn Patton	(323) 751-3440
Elite One Mortgage	Cristina Briseno	(562) 715-3749
Elite One Mortgage	Xochitl Gonzalez	(562) 754-9854
Elite One Mortgage	Richard Markee	(562) 235-9576
Elite One Mortgage	Jane Perkins	(562) 810-9034
Empire Financial	Leticia Beltran	(909) 559-9013
Equipoint Financial	Jimmy Wakimoto	(310) 245-2169
First Lincoln Financial	Tony Moon	(626) 570-1515
First Mortgage Corporation	Cesar Borrego	(562) 577-6745
First Mortgage Corporation	Cora M. Cranshaw	(323) 215-4592
First Mortgage Corporation	Victor Escobar	(213) 706-6718
First Mortgage Corporation	Graciele Garcia	(562) 400-8471
First Mortgage Corporation	Elizabeth Portillo	(323) 724-8400
First Mortgage Corporation	Terese Ramirez	(323) 724-8400
First Mortgage Corporation	Paola Sanchez	(562) 659-5619
First Mortgage Corporation	Pat Sepulveda	(323) 724-8400
First Republic Mortgage	Lionel Punchard	(800) 266-2109
Funding Access	Mark Tzeng	(626) 203-9221
Fusion Mortgage	Morris Mau	(909) 379-5678
Gateway Mortgage	Celia Gil	(626) 536-2193
Gateway Mortgage	Mary Gonzalez-Villa	(626) 383-0437
Gateway Mortgage	Henry Liu	(626) 705-3509
Gateway Mortgage	Sandra Martinez	(626) 354-4971
GEM Mortgage	Javier Ayala	(323) 804-6989
GEM Mortgage	Veronica Barrera	(323) 304-8291
GEM Mortgage	Maria Greenberg	(626) 945-7102
GEM Mortgage	Bill Robertson	(562) 371-4371
GEM Mortgage	Michael Robertson	(562) 576-0401
GEM Mortgage	Rainier Sunga	(626) 967-3236
GEM Mortgage	Yvette Sunga	(626) 216-5680
Guild Mortgage	Leticia Aquino	(626) 339-4126
Guild Mortgage	Pete Chavira	(909) 913-0583
H & A Home and Loans	Gloria Spann-Burley	(951) 544.0053
Home Team Mortgage	Amy Bayfield	(310) 644-5400
IET Capital	Carla Mereno	(562) 254-6951
IET Capital	Ben Nicoles	(310) 874-1278
Imortage	Eduardo Castillo	(562) 402-8400 ext 109
Imortage	Hector Castillo	(562) 755-0201
Imortage	Melody Gomez	(562) 402-8400 ext 137
Imortage	Armando Gonzalez	(562) 924-9710
Imortage	Yuri Rice	(562) 402-8400 ext 119
International City Mortgage	Julie Sivak-Dromi	(562) 500-7777
Kennedy Capital	Mario Manzanilla	(626) 440-9430
Land Home Financial	George Rivero	(949) 242-4701
Landmark Financial	Arthur Shu	(626) 280-3038
Landmark Financial	Irene Shu	(626) 280-1238
Milestone Mortgage	Denny Sanya	(310) 293-5159
Money Wise Mortgage	Lanca Aguila	(562) 879-1129
Money Wise Mortgage	Walter Blue	(323) 376-1474
National City Mortgage	Mark Gonzales	(562) 795-7321
National City Mortgage	Joseph Guzman	(562) 795-5331
National City Mortgage	Remoun Said	(562) 762-8581
National Home Services	Yessenia Aguilar	(562) 244-0291

HERO STATE PROGRAM PARTICIPATING LENDERS

COMPANY NAME	REPRESENTATIVE	PHONE NUMBER
National Home Services	Eligio Ramirez	(562) 244-0291
New Horizon Funding	Willie Bao	(562) 254-0442
Omega Capital Financial	Fred Thomas	(213) 841-7175
Omega National Funding	Martha Hernandez	(909) 994-1608
Pacific Financial Mortgage	Donna Knudsen	(805) 527-8554
Paradigm Mortgage	Dina Jordan	(909) 917-4191
Platinum Home Mortgage	Cesar Cervantes	(626) 392-2272
Platinum Home Mortgage	Dan Martinez	(626) 967-7111
Platinum Home Mortgage	Fausto Rodriguez	(626) 419-4015
PMAC Lending Services	Charles Klumpp	(951) 808-8488
Prospect Mortgage	Jan Dunagan	(702) 650-7637
Prospect Mortgage	Tony Parisi	(818) 949-7878
Prospect Mortgage	Paul J. Porteus	(661) 547-1350
Prospect Mortgage	Faith Work	(661) 886-3411
Prospect Mortgage	Richard Zaleta	(323) 974-6323
Provident Bank	Frank Estrada	(310) 963-0342
Provident Bank Mortgage	Sophia Wong	(626) 378-5530
Sierra Mortgage	Damian Dunlap	(562) 519-1214
Sierra Mortgage	Armida Merchant	(562) 760-9426
Sierra Mortgage	Lisa Sierra	(562) 743-3317
Sierra Pacific Home Loans	Willie Barnes	(951) 275-9800
Sierra Pacific Home Loans	William Hutchins	(951) 545-9997
Smartequity Home Loans	Gabriel Bermudez	(562) 908-8200
Smartequity Home Loans	Claudia Bobadilla	(562) 908-8200
Smartequity Home Loans	Maria Guerrero	(626) 202-7710
Smartequity Home Loans	Pablo Martinez	(626) 864-8779
Smartequity Home Loans	Alonso Zavala	(562) 908-8200
South Pacific Financial	Stephannie Dillard	(310) 217-2351
South Pacific Financial	Agustin Ochoa	(323) 271-9199
South Pacific Financial	Lilian Palacios	(310) 217-2351
Summit Mortgage	Rod Bainbridge	(909) 908-5061
Summit Mortgage	Jennifer Booker	(626) 374-7005
Summit Mortgage	Michael Garcia	(323) 724-8660
Summit Mortgage	Jackie Meek	(626) 674-2462
United Commercial Bank	Elaine Gaspard	(213) 479-4615
W.J. Bradley Co.	Oscar Campa	(323) 919-9888
W.J. Bradley Co.	Gabriel Garza	(323) 819-3660
W.J. Bradley Co.	Sharon Kim	(213) 388-7488
W.J. Bradley Co.	Francis Lau	(626) 643-7848
W.J. Bradley Co.	Mary Logiurato	(626) 975-2212
W.J. Bradley Co.	Robertta Rayas	(323) 228-7710
W.J. Bradley Co.	Janette Santana	(714) 290-5234
W.J. Bradley Co.	Gene Tsair	(626) 975-8450
Wells Fargo Home Mortgage	Charles Capasso	(661) 945-3682
Wells Fargo Home Mortgage	Angela Castellanos	(661) 945-3682
Wells Fargo Home Mortgage	Thomas Ramirez	(213) 361-2000
Wells Fargo Home Mortgage	Karen Reardon	(661) 945-3682
Wells Fargo Home Mortgage	Pat Spellman	(661) 945-3682
Wells Fargo Home Mortgage	Roni Talamentes	(562) 943-7274
Westside Home Loans	Esther Symonds	(562) 231-3714
Windsor Capital	Glenn Bayfield	(310) 675-3600
Windsor Capital	Thomas Blalock	(310) 539-3000
Windsor Capital	Dawn Breedlove	(310) 212-6260
Windsor Capital	Maceo Reed	(310) 795-1464

FINDING AND LISTING HERO STATE PROPERTIES ON THE INTERNET



Los Angeles County and the Community Development Commission jointly manage an internet website called the L.A. County Housing Resource Center. You can access this website by going to <http://housing.lacounty.gov> on the internet. This website currently provides free listings for landlords and free searches for rental housing within Los Angeles County. During 2009, this County-wide website will be expanded to list foreclosed for-sale properties that are in HERO STATE-eligible target areas.

INFO FOR BUYERS

Check the L.A. County Housing Resource Center for eligible foreclosed or abandoned houses as well as other links to foreclosure and home buying resources that may be of use to you. For more information, go to <http://housing.lacounty.gov>.

INFO FOR OWNERS OF FORECLOSED PROPERTIES

The Community Development Commission is working with Socialserve.com, the non-profit contractor that manages the L.A. County Housing Resource Center web page, to create a foreclosed property listing feature. Real Estate Owned (REO) Managers from approved lending institutions will be able to register HERO STATE eligible properties on the L.A. County Housing Resource Center. The property registration process will also help you determine if foreclosed properties are in eligible target areas. For more information, go to <http://housing.lacounty.gov>.

FIRST-TIME HOMEBUYER EDUCATION SEMINAR SCHEDULE

ATTEND A FREE 8-HOUR, ONE DAY HOMEBUYER EDUCATION SEMINAR
BEFORE PURCHASING YOUR FIRST HOME

HOW TO PARTICIPATE

- 1. Registration:** Register by calling **(323) 890-7190**.
SIGN IN BEGINS AT **8:00 A.M.**
DOORS CLOSE PROMPTLY AT 9:00 A.M.
Duration of the seminar is from 9:00 A.M. to 4:30 P.M.
- 2. Facility:** California State University, Los Angeles
5151 State University Drive, Los Angeles, CA 90032
Golden Eagle Building - Ballroom 1
- 3. Parking:** Please park in the metered areas of the top level of Parking Structure "C" that is located on the north side of the campus. The cost to park is an estimated \$6.00.
- 4. Lunch:** You may buy a box lunch from the cafeteria or go to the Campus Food Court.
- 5. Lenders:** Attendees will have the opportunity to meet with participating lenders and realtors at the seminar. Representatives from the County of Los Angeles will present information on available first-time home buyer programs and assistance.
- 6. Certificate:** A certificate will be issued to each attendee at the end of the 8-hour education seminar. A valid driver's license or picture ID **MUST BE PRESENTED** at the issuance of the certificate.

2009-2010 SCHEDULED SEMINARS WILL TAKE PLACE ON

Saturday, November 21, 2009 (<i>Spanish Session</i>)	Saturday, March 13, 2010
Saturday, December 12, 2009	Saturday, April 3, 2010
Saturday, January 9, 2010	Saturday, May 15, 2010 (<i>Spanish Session</i>)
Saturday, February 20, 2010	Saturday, June 26, 2010

SPONSORED BY

**Community Development Commission
of the County of Los Angeles (CDC)**

Information is subject to change without notice.

**FOR MORE INFORMATION AND TO
ORDER A BROCHURE, CALL
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