1. **What topics are covered by the Pre-Purchase Seminar?**
2. The Steps to Homeownership first time homebuyer seminar is an 8-10 hour seminar that covers a road map that describes the steps to take in purchasing your first home. These includes topics such as budgeting, mortgage options, credit, working with a realtor, legal issues involved in purchasing a home and the importance of a home inspection.
3. **What is the cost of attending the seminar?**
4. The cost of seminar is $60 per household. To take the seminar online, he cost is $100 per household.
5. **Do I receive a certificate?**
6. This is a certificate course. The certificate enables you to apply for special first time home buyer mortgages, down payment assistance and housing lotteries
7. **What is the purpose of the seminar?**
8. The purpose of the seminar is education. You need to attend a first time home buyer seminar to understand your options when you purchase a home.
9. **Is there an expiration date on the certificate?**
10. The certificate is good for 1 year. You will need to renew the certificate if you do not close on a home within 1 year. Renewal is free and you only have to attend 2 ½ hours of another seminar.
11. **Why should I attend a pre-purchase seminar?**
12. Buying a home is an experience unlike anything you’ve ever done. Also, it is likely to be the most expensive purchase you’ll ever make. Therefore, it just makes sense you that you need to be educated about the home buying process.
13. **Who are the presenters at these seminars?**
14. We use professionals in their various areas of expertise. These include lawyers, realtors, mortgage loan officers, home inspectors and budget counselors that have years of experience to share with you.
15. **How do I register for a seminar?**
16. Go online at [www.commteam.org](http://www.commteam.org) and register for the home buyer seminar. You will have many options for enrollment.
17. **Can I get individual counseling after attending a seminar?**
18. You can contact Cathy Dyl at 978-459-0551 x 5614 or email cdyl@commteam.org to discuss your options.
19. **Is the certificate good only in certain communities?**
20. The certificate is good for any community within Massachusetts.
21. **Can the seminar be taken online?**
22. The seminar can be taken online although we encourage students to attend the “in-person” seminars. However, if you choose to take the online version then go to [www.commteam.org](http://www.commteam.org) to our First Time Buyer Enrollment page.
23. **Do you offer Landlord counseling in the event that I purchase a multi-family home?**
24. Landlord counseling is offered at both our Wakefield and Lowell locations.