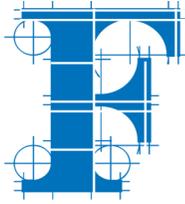


We put YOU in control of your home buying experience!



FRAMEWORKS
COMMUNITY DEVELOPMENT CORPORATION
HOUSING + SOLUTIONS

Frameworks transforms buyers into successful homeowners through a comprehensive pre-purchase education based off of the best practices curriculum of *NeighborWorks America, Realizing the American Dream*. The course includes an eight hour class and an one-on-one counseling



Free Homebuyer Education Program

Topics Include:

- Assessing Your Readiness to Buy
- Money Management
- Understanding Credit
- Financing a Home
- Selecting a Home
- Maintaining a Home and Managing Your Finances

A certificate is awarded upon completion of the entire course. This certificate satisfies the Homebuyer Education requirement for many Housing Programs offered in Central Texas including the City of Austin's **Down Payment Assistance Program (DPA)**

We're the first step to achieving the American Dream!

All classes will be held at:

Frameworks CDC
701 Tillery Street, Suite A-3
Austin, TX 78702



For Registration:

Go to our website: www.FrameworksCDC.org

(Tel) 512.385.1500

(Email) Info@FrameworksCDC.org



2016 Homebuyer Education Class Schedule:

Month	2nd Saturday	4th Saturday
January	9th 8:00 am to 4pm	NO CLASS Special Event
February	13th 8:00 am to 4pm	27th 8:00 am to 4pm
March	12th 8:00 am to 4pm	26th 8:00 am to 4pm
April	9th 8:00 am to 4pm	23rd 8:00 am to 4pm
May	14th 8:00 am to 4pm	NO CLASS Memorial Day
June	11th 8:00 am to 4pm	25th 8:00 am to 4pm
July	9th 8:00 am to 4pm	23rd 8:00 am to 4pm
August	13th 8:00 am to 4pm	27th 8:00 am to 4pm
September	10th 8:00 am to 4pm	24th 8:00 am to 4pm
October	8th 8:00 am to 4pm	22nd 8:00 am to 4pm
November	12th 8:00 am to 4pm	NO CLASS Thanksgiving
December	10th 8:00 am to 4pm	NO CLASS Christmas



RENT TABLE (HOW MUCH RENT ARE YOU JUST GIVING AWAY TO YOUR LANDLORD?)

Do you really know how much rent you pay over the course of several years? You are giving thousands of dollars to your landlord with the passing of time. See the table below and find the number closest to your monthly rental payment and see how much money you've thrown away and will throw away over several years. For example, if you have paid an average of \$850 of rent (which is average for a 2 bedroom / 2 bathroom in the Austin market) over the last 5 years, you've thrown away \$ 51,000 and if you continue to pay \$850 for 5 more years, you've thrown away another \$ 51,000 for a total of \$ 102,000 in only 10 years.

SEE TABLE BELOW TO ESTIMATE HOW MUCH YOU ARE PAYING

Rent	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
\$500.00	\$30,000	\$60,000	\$90,000	\$120,000	\$150,000	\$180,000
\$550.00	\$33,000	\$66,000	\$99,000	\$132,000	\$165,000	\$198,000
\$600.00	\$36,000	\$72,000	\$108,000	\$144,000	\$180,000	\$216,000
\$650.00	\$39,000	\$78,000	\$117,000	\$156,000	\$195,000	\$234,000
\$700.00	\$42,000	\$84,000	\$126,000	\$168,000	\$210,000	\$252,000
\$750.00	\$45,000	\$90,000	\$135,000	\$180,000	\$225,000	\$306,000
\$800.00	\$48,000	\$96,000	\$144,000	\$192,000	\$240,000	\$288,000
\$850.00	\$51,000	\$102,000	\$153,000	\$204,000	\$255,000	\$306,000
\$900.00	\$54,000	\$108,000	\$162,000	\$216,000	\$270,000	\$324,000
\$950.00	\$57,000	\$114,000	\$171,000	\$228,000	\$285,000	\$342,000
\$1000.00	\$60,000	\$120,000	\$180,000	\$240,000	\$300,000	\$360,000
\$1050.00	\$63,000	\$126,000	\$189,000	\$252,000	\$315,000	\$378,000
\$1100.00	\$66,000	\$132,000	\$198,000	\$264,000	\$330,000	\$396,000
\$1150.00	\$69,000	\$138,000	\$207,000	\$276,000	\$345,000	\$414,000
\$1200.00	\$72,000	\$144,000	\$216,000	\$288,000	\$360,000	\$432,000
\$1250.00	\$75,000	\$150,000	\$225,000	\$300,000	\$375,000	\$450,000
\$1300.00	\$78,000	\$156,000	\$234,000	\$312,000	\$390,000	\$468,000
\$1400.00	\$84,000	\$168,000	\$252,000	\$336,000	\$420,000	\$504,000
\$1500.00	\$90,000	\$180,000	\$270,000	\$360,000	\$450,000	\$540,000

The above table does not include when the value of the house increases (appreciation). You are making your landlord rich. How much time will pass before you stop giving away your hard earned money and invest in yourself and your family? The money you're throwing away in rent could be used to purchase your own home. Are you ready for a change? Are you ready to invest in your family and your family's future?

Qualifying for a mortgage can be easier than you think. We offer advice and high quality education concerning homeowners. We work with several banks that offer flexible credit guidelines, low interest rates and financing to 100%. We also work with residential builders and designers that offer high quality housing. Contact us so we can help you make this change. We are a nonprofit corporation that specializes in helping people achieve and sustain being a homeowner.

For more information, please call 512.385.1500 or email us at: Info@FrameworksCDC.org.