



S O U T H E A S T N E B R A S K A C O M M U N I T Y
A C T I O N C O U N C I L , I N C .

*“INVESTING IN PEOPLE
TO BUILD STRONG COMMUNITIES”*

Do you dream of owning your own home?

Register for a home buyer education class and learn how to make your dream a reality!

SENCA offers home buyer education classes for a minimal fee. Classes are offered in either a one-day, eight-hour format or in a two-evening, four-hour format. Completion of a full eight hours is required to obtain a Certificate of Completion, which is required for a number of home loans and/or down-payment assistance programs.

Join us and learn how you can own your own home. The classes will cover the entire home buying process from beginning to end. You will learn about budgeting, applying for a home loan, programs that can assist you, choosing the right home, being a good neighbor, and MORE! All participants will be provided with the opportunity to complete a screening process to see if they are eligible for SENCA’s down-payment assistance program.

2009 Class Details

Pre-Registration is Required: All interested parties must register by completing a home buyer education application and submitting a \$35 non-refundable registration fee. Applications and fees are due no later than one week before a scheduled class. Applications may be obtained by calling 402-862-2411 x113 or toll free at 888-313-5608. Applications may also be obtained by logging on to www.senca.org.

Class Location: All class will be held at 905 Central Avenue, Auburn, NE 68305.

Class Schedule:

January 6th	NO CLASS	July	NO CLASS
February 3rd & 10th	6:00 p.m. to 10:00 p.m.	August 4th	9:00 a.m. to 5:30 p.m.
March 3rd	9:00 a.m. to 5:30 p.m.	September 1st & 8th	6:00 p.m. to 10 p.m.
April 7th & 14th	6:00 p.m. to 10:00 p.m.	October 6th	9:00 a.m. to 5:30 p.m.
May 5th	9:00 a.m. to 5:30 p.m.	November 3rd & 10th	6:00 p.m. to 10 p.m.
June 2nd & 9th	6:00 p.m. to 10:00 p.m.	December	NO CLASS

SEE WHAT OTHERS HAVE SAID ABOUT THIS CLASS!

“The class was very educational and opened my eyes to the process. There is a lot more to buying a house than I realized.”
“This class gave meaning and substance to the terms I was familiar with but didn’t know the meaning to. It also took away some of the apprehension involved with a first purchase.”



Investing in: Cass, Johnson, Nemaha, Otoe, Pawnee, Richardson, & Sarpy Counties

Youth Services—Supportive Housing — Public Transportation —

Family & Community Services — Housing & Housing Development





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802 Fourth Street
PO Box 646
Humboldt, NE 68376
www.senca.org

Dear Prospective Home Buyer:

Thank you for your interest in Southeast Nebraska Community Action Council, Inc.'s (SENCA) home buyer education program. Our classes are designed to assist you in understanding the home buying process in order to ensure a positive experience. Our classes will provide you with an understanding of budgeting, applying for a home loan, programs that can assist you, choosing the right home, being a good neighbor, and so much MORE!

All buyers completing a full eight hours of instruction will be presented with Certificate of Completion. Buyers will also be screened to determine potential eligibility for a variety of down payment assistance programs. **Please note that all household members whose name will appear on the loan and/or down payment assistance must attend class.**

Please complete the attached application and submit to SENCA with your \$35 registration fee. Registration fees are non-refundable. **In order to reserve a seat in a class your completed application and \$35 registration fee MUST be received by SENCA no later than one week prior to the beginning of a class.**

If you have any questions or are in need of further information please contact me at (402) 862-2411 ext. 113 or email me at akantholz@neb.rr.com.

Sincerely,

Angela K. Antholz
SENCA Housing Development Director

Office: 402-862-2411
Toll Free: 888-313-5608
Fax: 402-862-2428

Investing in: Cass, Johnson, Nemaha, Otoe, Pawnee, Richardson, & Sarpy Counties

Youth Services—Supportive Housing — Public Transportation —
Family & Community Services — Housing & Housing Development



SENCA HOME BUYER EDUCATION APPLICATION

APPLICANT INFORMATION

Name:

Date of Birth:

SSN:

Phone:

Current Address:

City:

State:

ZIP Code:

Current Housing: Own Rent

Monthly payment or rent:

How long?

CO-APPLICANT INFORMATION

Name:

Date of Birth:

SSN:

Phone:

DEMOGRAPHIC INFORMATION

The following information is requested by in order to monitor compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. The information is not used in determining eligibility for this program. You are not required to furnish this information, but are encouraged to do so. If you choose not to furnish it, under Federal regulations we are required to note race and sex on the basis of visual observation or surname.

I choose not to furnish this information.

APPLICANT

Sex: Female Male

Do you identify as? (check all that apply):

- Black/African American
- Asian/Pacific Islander
- American Indian/Alaska Native
- White
- Other: _____

Are you of Hispanic or Latino culture or origin?

Yes No

Are you foreign born?

Yes No

If yes, specify where _____

CO-APPLICANT

Sex: Female Male

Do you identify as? (check all that apply):

- Black/African American
- Asian/Pacific Islander
- American Indian/Alaska Native
- White
- Other: _____

Are you of Hispanic or Latino culture or origin?

Yes No

Are you foreign born?

Yes No

If yes, specify where _____

Do you identify as? (check all that apply):

- Veteran
- A person with Disabilities
- Single Head of Household
- Female Head of Household
- First-time Home Buyer
- Owned a Home in Last 3 Years
- Owned a Home Previously, but NOT within the Past 3 Years

Do you identify as? (check all that apply):

- Veteran
- A person with Disabilities
- Single Head of Household
- Female Head of Household
- First-time Home Buyer
- Owned a Home in Last 3 Years
- Owned a Home Previously, but NOT within the Past 3 Years

HOUSEHOLD INFORMATION

Household Gross Annual Income: \$ _____ Amount Saved to Buy a Home: \$ _____

Who lives in your home (check all that apply):

Self Partner/Spouse Child/ren Other Releative (s) Roommate (s)

Another Household Member: _____

What is the total number of people in your household? _____

SENCA HOME BUYER EDUCATION APPLICATION

HOME BUYER EDUCATION CLASS INFORMATION

Which class do you wish to register for? **All classes will be held at 905 Central Avenue, Auburn, NE.**
 (Completed application & registration fee must be received by the registration deadline in order to be accepted.)

2009 Class Dates*	Class Time	Registration Deadline
____ February 3 rd & 10 th	6:00 p.m. to 10:00 p.m.	January 27, 2009
____ March 3 rd	9:00 a.m. to 5:30 p.m.	February 24, 2009
____ April 7 th & 14 th	6:00 p.m. to 10:00 p.m.	March 31, 2009
____ May 5 th	9:00 a.m. to 5:30 p.m.	April 28, 2009
____ June 2 nd & 9 th	6:00 p.m. to 10:00 p.m.	May 26, 2009
____ August 4 th	9:00 a.m. to 5:30 p.m.	July 28, 2009
____ September 1 st & 8 th	6:00 p.m. to 10:00 p.m.	August 25, 2009
____ October 6 th	9:00 a.m. to 5:30 p.m.	September 29, 2009
____ November 3 rd & 10 th	6:00 p.m. to 10:00 p.m.	October 27, 2009

*** NOTE: Classes with 2 dates listed REQUIRE attendance on both nights to be qualified as a completed class.**

HOME BUYER STATUS

Have you seen your credit report: ____ Yes ____ No	Do you know your credit score: ____ Yes ____ No
What county do plan to purchase a home in? _____	What town? _____
Where are you in the home buying process? (check all that apply): <input type="checkbox"/> Just started the process <input type="checkbox"/> Plan to buy within 2 years <input type="checkbox"/> Plan to buy within 3-5 years <input type="checkbox"/> Building my savings <input type="checkbox"/> Reviewing my credit report <input type="checkbox"/> Repairing/correcting my credit <input type="checkbox"/> Reducing debt <input type="checkbox"/> Have been pre-qualified or pre-approved <input type="checkbox"/> Looking at properties <input type="checkbox"/> Made an offer <input type="checkbox"/> Offer accepted <input type="checkbox"/> Have had a home inspection <input type="checkbox"/> Signed a purchase or sale agreement <input type="checkbox"/> Applied for a mortgage <input type="checkbox"/> Closing date set for: _____	Where did you hear about this class/program? (check all that apply): <input type="checkbox"/> Website: _____ <input type="checkbox"/> Real Estate Agent <input type="checkbox"/> Lender <input type="checkbox"/> Agency: _____ <input type="checkbox"/> SENCA Staff <input type="checkbox"/> Other: _____ Are you currently working to access down-payment assistance? <div style="text-align: center;"> <input type="checkbox"/> Yes <input type="checkbox"/> No </div> If yes, what down-payment assistance program are you working with? _____

SIGNATURES

Signature of applicant: _____	Date: _____
Signature of co-applicant: _____	Date: _____

PLEASE ATTACH A CHECK OR MONEY ORDER FOR \$35.00 PAYALBE TO SENCA AND MAIL TO:

Angela Antholz
SENCA
PO Box 646
Humboldt, NE 68376

Upon receipt of a completed application and the non-refundable registration fee,
you will be contacted regarding your admission into SENCA's next available Home Buyer Education Class.
If you have questions please call 402-862-2411 x113.

FOR OFFICE USE ONLY

Application & Registration Fee Received On: _____	Class Accepted To: _____
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