



Princeton University
April and May 2007
Countrywide Home Loans Seminars

Countrywide Home Loans will conduct on-campus seminars on various homeownership topics. The following is an overview for each seminar:

Countrywide Home Loans Pre-Qualification Session

* **Wednesday, April 11th, New South, 2nd Floor Conference Room, 10 a.m. – 5 p.m. and**

* **Wednesday, May 16th, New South, 2nd Floor Conference Room, 10 a.m. – 5 p.m.**

This spring, if you plan to look for a home or are thinking about refinancing, it may be helpful to know whether you are pre-qualified for a mortgage loan. Schedule a personal, 30 minute one-on-one appointment with a local Countrywide Home Loans Program representative to determine your current mortgage qualifications. This appointment is available to you at no cost. * **Please note that an appointment must be scheduled in advance.** Please contact Human Resources at 258-3302 or benefits@princeton.edu to schedule your appointment.

Countrywide Home Loans Information Session

Tuesday, April 10th, New South, 7th Floor Training Room, 2 p.m. – 3 p.m. and

Tuesday, May 15th, New South, 7th Floor Training Room, 10 a.m. – 11 a.m.

Come learn more about the mortgage programs available through Countrywide Home Loans. Whether you are actively seeking a loan or just want to learn more about the options available to Princeton University faculty, staff, and graduate students, this seminar will provide an overview of the many programs that Countrywide offers. Topics include:

- Mortgage loan products
- Qualifying guidelines
- Program features and discounts

Homebuying “101”

Thursday, April 5th, New South, 7th Floor Training Room, 2 p.m. – 3 p.m. and

Thursday, May 15th, New South, 7th Floor Training Room, 2 p.m. – 3 p.m.

Looking for your first home? Made an offer on one? Discover loan programs and services that will provide answers to questions and concerns faced by first-time homebuyers. This seminar will provide an overview of topics including:

- Interest rates, points and APR
- Mortgage loan program options
- Understanding pre-approval and pre-qualification
- How to anticipate total costs
- Understanding the loan process

- Closing a loan

Financing a Second Home or Investment Property

Thursday, April 19th, New South, 7th Floor Training Room, 2 p.m. – 3 p.m.

If you are thinking about buying a second home or investment property this seminar will provide an overview of loan financing options and the qualification process. The topics included in this seminar are:

- Down payment requirements
- Mortgage program options
- Qualification and underwriting guidelines

Refinances, Second Mortgages, and Home Equity Loans

Wednesday, April 18th, New South, 7th Floor Training Room, 10 a.m. – 11 a.m.

If you have a need now or in the future, you may be able to access the equity that you have built in your home. This seminar reviews a wide range of loan options to address home financing needs including debt consolidation, home improvement, and college tuition, just to name a few. In this seminar, the topics that will be discussed are:

- Should you refinance
- How to consider your refinancing options
- How to understand rates and costs
- How to compare loans

Overcome Obstacles to Homeownership

Thursday, April 19th, New South, 7th Floor Training Room, 10 a.m. – 11 a.m.

This seminar may help you find a solution to meet your home financing needs. The topics covered will address: less than perfect credit, hard to prove income, late mortgage payments, self-employment, debt consolidation, being denied by other lenders, little or no down payment, and recent bankruptcy. Discover why your credit history is important and how to improve your credit rating. Come learn about:

- Credit basics
- How credit affects rates
- Credit scores
- How credit scoring works
- How to improve your credit

If you would like to attend one of the upcoming seminars, please contact the Office of Human Resources at 258-3302 or email benefits@princeton.edu to reserve a space. Due to space limitations, participation in the seminars will be on a first-come, first-serve basis.