

# Seminar Schedule

## Saturday, March 17, 2007

**7:45 am—8:00 am—Participant Arrival Time**

**8:00 am—8:15 am—Lori A. Brinkley, NHS of Richland County**  
Welcome, Final Registration

**8:15 am—9:45 am—Susan Weber-Johnson, Citizens First Bank**  
Rent vs. Buy, An Overview of Buying a House, Who's Who in the Housing Business, Five Factors that Influence Lenders

**9:45 am - 10:00 am BREAK**

**10:00 am—11:30 am—Linda Wymer, M&I Bank**  
Affordability, and How Much House can you Afford?, What's in a Mortgage Payment, Down Payment, Closing Costs, Financing, Adjustable Rate Mortgages

**11:30 am—12:00 am—David Sheperd**  
**Wisconsin Housing and Economic Development Authority (WHEDA)**

The role of WHEDA in Home Ownership.

**12:00 am—12:30 pm—FREE! Lunch Provided by Pizza Hut**

**12:30 pm—1:30 pm—Peggy Olive, UW-Extension**  
Budget and Credit

**1:30 pm—2:00 pm—Jane White, USDA Rural Development**  
The role of USDA, Rural Development in Home Ownership.

**2:00 pm—2:30 pm—Lori Brinkley, NHS of Richland County**  
Predatory Lending, HUD Fair Housing, Consumer Protection

**2:30pm—2:45 pm—BREAK**

**2:45 pm—3:15 pm—Linda Smith, NHS of Richland County**  
Know what to ask your homeowners' insurance agent

**3:15 pm—4:15 pm—Jon Molledahl, Hometime Inspections**  
Inspection and Maintenance

**4:15 pm—4:30 pm Graduation Ceremony and Voluntary Group Photo**