



10:00 AM

Welcome/Exhibits Open

10:30 AM

Ben Mangan, EARN Executive Director – English Emcee
 Ricardo Corona, MEDA Counselor – Spanish Emcee
 Nobby Cheng, Asian Inc. – Cantonese Emcee

David Campos, District 9 Board of Supervisor – Guest Speaker

11:00 AM - 12:00 PM WORKSHOP 1: AM I READY FOR HOMEOWNERSHIP?

Learn the steps to becoming a successful homeowner. The workshop will answer questions about homeownership preparedness based on today's market and credit conditions.

Language	Facilitators	Room
English	Greg Pennington, SF Urban	A
Spanish	Elisa Baeza and Melissa Martin, Mission Economic Development Agency	B
Cantonese	Nobby Cheng, Asian, Inc.	C

12:00 PM – 12:15 PM: Break and Raffle Drawing

12:15 PM - 1:15 PM WORKSHOP 2: WHAT ARE SOME MORTGAGE OPTIONS?

Learn about conventional and government loans (FHA) as well as local and state programs to help first-time homebuyers. We will discuss down payment and closing cost assistance programs, low-cost loans and other assistance available.

Language	Facilitators	Room
English	Myrna Melgar, Mayor's Office of Housing Leah Pears, California Housing Finance Agency	A
Spanish	Elisa Baeza and Melissa Martin, Mission Economic Development Agency	B
Cantonese	Jeanne Lu, Mayor's Office of Housing	C

1:15 PM – 1:30 PM: Break and Raffle Drawing/Grand Prize

1:30 PM - 2:30 PM WORKSHOP 3: PURCHASE OPPORTUNITIES – WHAT'S AVAILABLE FOR FIRST TIME HOMEBUYERS IN SF?

Learn about special considerations for purchasing in the current market such as Short Sales, REOs and BMRs. We will discuss the pros and cons and help you consider what is best for you.

Language	Facilitators	Room
English	Rick Harper, Consumer Credit Counseling Services of San Francisco David Sobel, San Francisco Redevelopment Agency Ruby Harris, Mayor's Office of Housing	A
Spanish	Ricardo Corona, Mission Economic Development Agency	B
Cantonese	Nobby Cheng, Asian, Inc.	C

Thank You for Coming !