

# Homeownership Seminar:

**"Empower Yourself"**  
**January 21, 2010(Thur)**  
**& February 11**

**Homeowners & Future  
Homeowners**

Tell Your Friends, Family and Co-  
Workers



Find out **New & valuable**  
information on:

- 1) **\$8000 1st Time Home  
Buyer Tax Credit**
- 2) **\$6500 Seller Tax Credit**
- 3) **FHA, USDA & VA  
Loans**
- 3) **Live Where  
You Work Loans**
- 4) **Short Sales**
- 5) **State  
Grants**
- 6) **Foreclosure  
Help**
- 8) **Scams**

#### On Our Team :

- **Wells Fargo: William DeLaTorre**
- **Bill Sragow Real Estate Law**
- **Consumer Credit Counseling**
- **Victory Home Inspection**
- **Camden County First Time Home  
Buyer Program**

**FREE**

Register @ 1-866-925-0778

**Camden County Library (Voorhees next to Echelon Mall )  
203 Laurel Rd  
Voorhees, NJ 08043                      856-772-1636**

**Time: 6:00 p.m.—8:30 p.m.**

**Date: Thursday, January 21, 2009 Refreshments will be served**

Contact person: Tammi Trotter 856-397-8030 or Sylvia Boyer 201-344-9449

Hosted by: Tammi Trotter (KW Realty) & Sylvia Boyer (ReMax)