



# You Are Invited To A Home Buying Seminar

**When:** Thursday, May 7, 2009 at 6:30 pm  
**Where:** Daymar College off Carter Road - Rm 145  
**Cost:** FREE!!!

**This Free Seminar may be the key to unlocking  
the door to the home you have always dreamed of!**

**Meet the Panel of Experts -**

They will be there to answer all your questions:

- ◆ Beth Reynolds - *Home Realty GMAC*
- ◆ Karen Carper - *US Bank*
- ◆ Landon Barrowclough - *Forman Watson Land Title*
- ◆ Gavin Roberts - *KY Farm Bureau*
- ◆ Kenny Jones - *Amerispec Home Inspection Service*
- ◆ Ryan Bays - *Riverfront Appraisals*

**Topics to be Covered:**

- Making an Offer
- Negotiating the Contract
- Qualifying for a Loan
- \$8,000 Tax Credit for 1st Time Home Buyers
- Credit Questions
- FHA, VA, Conventional, & Kentucky Housing Loans
- Title Insurance
- The Closing Process
- Appraisals & Home Inspection
- And Much More!!

If you are a 1st time home buyer, you will want to take advantage of the \$8,000 1st time home buyer tax credit, but Don't Wait, it Expires December 1st.

**“Mark Your Calendars for the 1st Thursday in May @ 6:30 pm ~ Daymar College”**

“For more information contact Beth Reynolds 270-929-2052”