1. WELCOME – Why Are We Here Today?

2. HOWNW.com™ Website Overview

3. BARRIERS/OPPORTUNITIES
   a. Barriers to Homeownership
      Knowledge
      What Other Barriers Discourage Potential Homebuyers?
      Oregon Barriers to Affordable Housing
      What are Common Fears of Homebuying? (Audience Participation)
   
   b. Homeownership Opportunities
      Tools to Help Serve Today’s Homebuyers
      Oregon Homebuyer Education Agencies
      Accessible Homeownership Opportunities
      Available Accessibility Tool
      Benefits of Homeownership: Financial
      Survey Says: Home as an Investment
      Benefits of Homeownership

4. LENDING PROGRAMS OVERVIEW

5. FUNDAMENTALS OF LENDING
   a. 5 C’s of Credit
      Credit
      Capital
      Capacity
      Collateral
      Compensating Factors
   b. Credit Score Make-Up
      What does a Credit Score Consider?
      Credit Scores
      Credit Reporting Agencies
      How Long Will Negative Information Remain?
      How Long Will Bankruptcy Affect FICO Scores?
      Short Sale or “Deed In Lieu”
      Foreclosure
      Tips for Improving Credit Score
      Solving Credit Problems
      Consumer Credit Counseling Agencies
      Danger signals of “Quick Credit Fixes”
      The Cost of Credit
      What if I Don’t Have Credit?
   c. Ratios
      Debt–to–Income Ratio
      Housing or “Front End” Ratio
      Debt–to–Income or “Back End” Ratio
   d. Current Lending Conditions

6. FAIR HOUSING – Practical Tips for Compliance