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CIDMCE provides exceptional education & counseling services that are available to the public regardless of financial situation, type of debt or amount of indebtedness. Our goal is to help the community and clients achieve and maintain financial stability.

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CIDMCE also provide the following services:

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**Free in Person/Telephone Counseling**

**Housing Counseling**

*Pre-Purchase*

*Post-Purchase*

*Foreclosure Prevention*

*Reverse Mortgage*

*Renters Assistance*

*Homeless Assistance*

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**Financial Education Programs**

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**Debt Management Plans**

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**Bankruptcy Counseling & Education**

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**Credit Report Review Service**

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**Central Illinois Debt Management  
& Credit Education, Inc  
(CIDMCE)**

- ◆ Over 40 years of experience
- ◆ Adopters of the National Industry Standards for Homeownership Education & Counseling
- ◆ HUD Approved Counseling Agency
- ◆ ISO 9001:2000 Certified
- ◆ Member of the Association of Independent Consumer Credit Counseling Agencies (AICCCA)
- ◆ Association for Financial Counseling, Planning and Education (AFCPE) Certified Credit Counselors
- ◆ Member of BBB
- ◆ Chamber Member in:
  - Peoria
  - Champaign
  - Decatur

**TOLL FREE 1-888-671-2227**

HOMEBUYER COURSE ALSO AVAILABLE IN PEORIA & DECATUR



**Guide to Homeownership**



*Participants will receive a certificate upon completion of the course & counseling session. This certificate is a requirement for some down payment assistance programs.*

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**Act Now January, February & March  
classroom courses are FREE!**

**Register**

1. At [www.cidmce.org](http://www.cidmce.org)
2. Call 1-888-671-2227
3. Mail or Fax form to:

**CIDMCE**

**719 Main Street, Peoria, IL 61602**

**Fee: \$35 per person and \$50 per couple**

**\*\*Cashier Check or Money Order Only\*\***

Name(s) \_\_\_\_\_

Email Address \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

Zip \_\_\_\_\_ Phone \_\_\_\_\_

Class Date(s) \_\_\_\_\_

How Did You Hear About This Course?  
(Circle One)

Lender            Friend/Family            Realtor

Our Agency        Advertisement        Website

Other \_\_\_\_\_

CIDMCE—Champaign



**Now is the time to Make  
Your Move**

to becoming a homeowner. This course will guide you through the entire home-buying process and reveal that homeownership is an attainable dream.

**This Course Covers:**

- Determining if you are ready for the responsibility of homeownership
- Evaluating your Finance and Credit
- Difference of Pre-qualified and Credit Approved
- Types of Loans that are available
- Shopping for a home
- Finalizing your Loan
- What to expect at the closing
- Home Maintenance & Foreclosure Prevention
- Predatory Lending Practices

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**Course includes one-on-one counseling at no cost.**

**Course Schedule**  
Each Course Consists of Two Sessions

- ◆ Monday, January 18th & 25th  
5:30pm ~ 8:30pm
- ◆ Monday, February 15th & 22nd  
5:30pm ~ 8:30pm
- ◆ Monday, March 15th & 22nd  
5:30pm ~ 8:30pm
- ◆ Monday, April 19th & 26th  
5:30pm ~ 8:30pm
- ◆ Monday, May 17th & 24th  
5:30pm ~ 8:30pm
- ◆ Monday, June 21st & 28th  
5:30pm ~ 8:30pm



**Course also available  
online  
@ [www.cidmce.org](http://www.cidmce.org)**

**Course Location**

CIDMCE  
201 W. Springfield Avenue  
Huntington Towers  
Champaign, Illinois 61820

*Limited Seating is Available!*

*We reserved the right to cancel if less than six participants.*