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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

Debt Management Plans

Bankruptcy Counseling & Education

Credit Report Review Service

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 & CHAMPAIGN



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
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—Decatur



**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**

- ◆ Saturday, January 16th & 23rd
9:00am ~ 12:00pm
- ◆ Saturday, February 20th & 27th
9:00am ~ 12:00pm
- ◆ Saturday, March 20th & 27th
9:00am ~ 12:00pm
- ◆ Saturday, April 17th & 24th
9:00am ~ 12:00pm
- ◆ Saturday, May 15th & 22nd
9:00am ~ 12:00pm
- ◆ Saturday, June 19th & 26th
9:00am ~ 12:00pm



**Course also available
online
@ www.cidmce.org**

Course Location

CIDMCE
222 E. North Street
Decatur, Illinois 62523

Limited Seating is Available!

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