



HOUSING COUNSELING REPORTER

VOLUME 1, ISSUE 1 SPRING/SUMMER 2002

SPECIAL POINTS OF INTEREST:

- Learn about the different types of attached housing.
- Things to remember when choosing a housing inspector.
- Client's Corner: ULS Success Stories
- When purchasing a home, get everything in writing.
- Choosing Homeowners Insurance
- ULS' Schedule of Workshops
- Rental Tips for Renters
- Learn how to protect yourself from identity theft

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ATTACHED HOUSING: CONDOS AND CO-OPS

Condominiums, townhouses or cooperative apartments are three forms of attached housing, or homes that share common walls and common areas with neighbors. This type of housing is popular and important in high end real estate markets where only a small percentage of households can afford to purchase a house. The following is a quick comparison of the three:

| | CONDOMINIUM | TOWNHOUSE | COOPERATIVE |
|-------------------------|---|--|--|
| What it is | Single unit that usually resembles a finely finished apartment. Found in large and small, high-rise or low-rise complexes | Two-floor unit that shares a common wall with at least one other townhouse, found in clusters (also known as rowhouses) | Single apartment unit owned as shares in a corporation, partnership or trust that holds title to building |
| Ownership status | Owner has title to interior space of unit and shares title to common areas in complex | Owner has title to unit and land under unit and shares title to common areas (if any) Some ownership arrangements more closely resemble those of condominiums | Owner has proprietary lease to live in unit and corresponding number of shares in cooperative corporation that owns building |
| Governed by | Condominium board of directors (elected by residents) in accordance with bylaws and covenants, conditions and restric- | Homeowners' association, in most cases (elected by residents) | Board of directors (elected by residents) |

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CHOOSING HOMEOWNER'S INSURANCE

It is important to think about protecting the home you purchase. Many buyers get a comprehensive homeowner's insurance policy, which provides coverage for fire damage, water damage (not from flooding, which is covered by federal flood insurance), personal possessions, personal liability, vandalism, theft, and loss of use of the house. If you are financing your home purchase, your lender will require you to buy at least basic hazard insurance. The different types of insurance coverage are listed below:

Basic Coverage

The most comprehensive insurance policy is guaranteed replacement cost coverage, which will pay to rebuild your home even if the cost to rebuild exceeds your policy limit. This kind of coverage ranges in cost from about \$400 to \$1,000 a year or much more, depending on the area and the price of the home. Even if you can afford it, it's not available everywhere or for every property—older homes, for example, may not be eligible. Some big insurance companies have started to limit the amount they'll pay to 120 percent of the policy's face value.

Straight replacement cost coverage, or cash value coverage, is a cheaper and more limited option—about 25 percent less per year than guaranteed replacement coverage. It will pay to rebuild your house if it's destroyed, but coverage is limited to the policy amount. It is important to make sure you're insured for the amount it will cost to rebuild.

Special Coverage

In addition to regular homeowner's insurance, you may require special coverage for hazards such as earthquakes or floods. California is the state most targeted for earthquake coverage, but at least 16 other states are considered at risk for quakes.

Also, if you live in flood-prone areas, you may need flood insurance too, because water damage from dams and waterways is not included in standard homeowner's policies. Flood insurance is available through the federal National Flood Insurance Program, and an average policy runs about \$300 a year.

Applying for Insurance

Insurance representatives will need certain information about you and your property before they can tell you if they'll write a policy and how much it will cost. You'll need to provide:

- ◆ Your Social Security number
- ◆ The age and location of the home that you want to purchase
- ◆ The proximity of fire stations to the home
- ◆ The age and condition of plumbing and electrical systems

The insurance company will also want to make sure that you're a good risk. If you previously filed claims, or you frequently pay bills late, you may be denied coverage.

Finally, start shopping for insurance as soon as you sign the purchase contract so you're not stuck if the insurance carrier you choose refuses to insure your home. Some insurance carriers, for example, won't insure homes that are built on slopes or have shake roofs or antiquated electrical systems.

Information in this article was obtained from the HomeAdvisor

GET EVERYTHING IN WRITING

When purchasing a home through a lender, it is important that you get everything in writing. The following are things you should remember:

- ◆ **Agent agreement:** In some states, you have to sign an agreement that you understand your agent's role in your transaction. If you work with a buyer's broker, always sign an agreement to specify time and service fees.
- ◆ **Purchase contract:** Verbal contracts guarantee nothing. Read the purchase contract thoroughly and revise any terms unfavorable to you.
- ◆ **Loan commitment:** After you submit the loan applica-



tion, you receive your lender's written pledge to loan you a certain amount of money on a specific property for a certain time.

- ◆ **Interest rate lock-in:** After you submit the loan application, you receive your lender's written pledge to loan you a certain interest rate. Make sure that it is valid for 30 - 45 days to cover your closing.
- ◆ **Closing costs estimate:** Lenders are required by law to give you a good-faith estimate of settlement costs with three days after you apply for a loan.

Information in this article was obtained from the HomeAdvisor

(Attached Housing: Condos and Co-ops...Continued from page 1)

KNOW YOUR CONDOMINIUM

Before you buy a condominium you should research the project on your own or with a real estate attorney. There are several documents available that you'll want to review carefully before you sign any kind of purchase contract. These papers should be available from the condominium board of directors or its representative:

- ◆ **Master deed** - This key document establishes the project as a condominium project. It gives residents the authority to form an opening association and includes the legal descriptions of all individual units and common areas.
- ◆ **Bylaws** - Bylaws are the operating rules for the condo association. Among other things, they authorize the board of directors to create a budget, assess fees, hire professional management staff and perform other operating duties.
- ◆ **House rules** - House rules govern what owners can do in common areas.
- ◆ **Covenants, conditions and restrictions** - Private restrictions on the use of project property; usually created by the developer.
- ◆ **Purchase agreement** - This is similar to a standard purchase. It should include a cooling-off period during which you can back out, and financing and inspection contingencies.
- ◆ **Other papers** - You may also ask to see current operating budget, current and proposed assessments, fi-

nancial statement of the homeowners' association and any leases, contracts, blueprints or other design plans.

KNOW YOUR CO-OP

- ◆ **Co-op rules** - Review all of the co-op rules, including membership regulations and house codes.
- ◆ **Legal documents** - Check the legal documents including incorporation, bylaws and proprietary lease.
- ◆ **Budget** - Examine the financial statements and the operating budget of the cooperative.
- ◆ **Legal issues** - If you are confused by the legal jargon, ask a lawyer who specializes in cooperatives. Under the Tenant Purchase Program, ULS also provides technical assistance to tenant associations to purchase the multi-family buildings in which they live and convert them to limited equity cooperatives. The assistance provided encompasses the entire development process, from the time the tenant association is considering the purchase of the building through the completion of rehabilitation of the building and the securing of permanent financing.

If you are interested in receiving technical assistance and training on cooperative form of ownership, please contact ULS at (202) 547-4747.

Information in the article was obtained from the Home-Advisor

PREVENTING CRIME WHEN YOU'RE AWAY FROM HOME

A break-in usually occurs when you're away on vacation and homes are unattended. A good rule of thumb is not to let your house look unoccupied. The following are some things you can do:

- ◆ Leave a light or lights on when you're away.
- ◆ Stop deliveries, such as mail and newspaper.
- ◆ Don't let strangers know when you'll be away.
- ◆ Have police or a trusted neighbor check your home.
- ◆ Insure your possessions and keep an up-to-date inventory.
- ◆ Store your valuables in a safe deposit box.
- ◆ Install a burglar alarm system

- ◆ Trim shrubs and trees close to the house.
- ◆ Secure your home with quality locks on doors and windows.

Information in this article was obtained from the Home-Advisor

PROTECTING YOURSELF FROM IDENTITY THEFT

By Annie Tyson
Supervising Housing Counselor - S.E.

Every year there are over 500 people whose identities are stolen from them. Listed below are ways to keep people from stealing your identity:

1. When applying for a driver's license, opt out on using your social security number. In the event that you lose your license, letting the machine generate a number will keep thieves from knowing your social security number.
2. When throwing away important papers, make sure that you shred them first. You can get a shredder for \$12.00 at Staples or a department store.
3. Never leave any paper lying around with your social security number on it.
4. When using your credit card at a department store, make sure you watch to see if they put the copy that you sign in the cash register.

5. If you are in a department store and start to apply for credit, but, after you start filling it out, change your mind, make sure you get the application back and tear it up.

Once a thief gets his/her hands on your social security number, they can damage your credit by getting charge cards, cars and other items in your name. Make sure that you protect yourself from this unwanted headache.

RENTAL TIPS FOR RENTERS

By Delta L. Banks
Housing Counselor

Having difficulty with your landlord? Your ULS housing counselor can help you understand your rights and responsibilities.

Rental related issues include:

The ULS housing counselor assigned to your case can help you understand the application and screening process, rental agreements, as well as fair housing, maintenance and eviction issues.

There is a great need for rental counseling in Washington, D.C. It is a basic need for people, because families need to feel safe and be able to raise their children in a decent environment. We as counselors educate clients about the laws so that they are protected against any wrongful doings.

The Advantages of Renting:

There are several advantages of renting. You are only responsible for paying your rent and utilities, if they are not included. In an apartment you may have all utilities included or pay your own electric or gas. In some cases if you are renting a house, you are responsible for paying all utilities. However, you should not have to worry about the maintenance

on the property when renting.

Security Deposits:

There are limits on how much security deposit can be collected. The purpose of security deposit is to ensure that the renter doesn't skip out on paying any rent due for that month, or damage the property. If this should happen, the money will cover any losses or damages. In D.C., landlords are not allowed to charge more than the equivalent of one month's rent as a security deposit.

Fair Housing:

Fair Housing laws seek to ensure that everyone is treated the same when renting or buying real property. Landlords, rental management companies, home sellers, real estate agents and lenders are prohibited from discriminating against people based upon race, sex, age, religion and national origin.

Lease Protection:

The rental agreement is between the tenant and the landlord. It is a legal, binding contract. D.C. law honors verbal as well as written agreements. Even though both are acceptable, it is always best to have a written agree-

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A 27-year old male with a disability came to ULS interested in becoming a homebuyer. The client was hearing impaired and had recently gotten divorced. He was employed at Gallaudet University for almost 2 years and had an annual income of \$42,129.00 and his monthly debt was \$23.00. The client had been referred by a lender who had pre-qualified him for \$165,000.00, to receive down payment and settlement cost assistance. He received an individual counseling session with a housing counselor where they communicated by pad and pen. The counselor gave the client information on the HPAP guidelines and regulations and preparing for homeownership. The counselor also assisted the client with filling out the HPAP application and with obtaining the supporting documentation. The client's application was submitted to the GWUL for processing. On May 24, 2002, the counselor received the clients NOE letter estimating that he can afford a mortgage at 8% with \$15,000 HPAP assistance to help finance a purchase price up to \$139,000.00.



A 33-year old female came to University Legal Services to apply for DHCD's Home Purchase Assistance Program (HPAP). On her visit the client attended a comprehensive pre-purchase seminar where she was counseled on the HPAP guidelines, budgeting and money management, credit, appraisals, inspections and first-trust financing. The client was given an application to complete and return to her counselor. After reviewing the application for accuracy, the counselor forwarded it to the GWUL for approval. The client received her Notice of Eligibility letter and was approved thanks to the help of ULS.



A single mother with seven children and an annual income of \$20,000.00 per year came to our organization interested in purchasing a home through the HPAP program. She was given counseling on money management, planning a budget, how to

correct your credit and completing the intake process. Once the client completed this process, she was given an application package to be completed and returned with the supporting documentation. The client returned the completed application and it was forwarded to the GWUL for the underwriting process. She was approved for a 30-year first trust mortgage at 8%, to help finance a home up to \$72,000.00.

A 62-year old female with an annual income of \$35,000.00 came to our office interested in purchasing a home. The client had several charge accounts and was instructed by her housing counselor to pay them off. After paying off the charge accounts she returned for an individual counseling session on April 16, 2002. The counselor reviewed her credit report and verified that the client had paid off four credit cards. The client was given an application to complete and return with the supporting information. On May 6, 2002, her application was submitted the GWUL for approval. On May 17, 2002, she received her NOE letter stating that she could purchase a house for \$96,000.00 at 8%. On May 23, 2002, she located a house in the Northeast area of Washington, D.C., and has signed a contract on it.



(Rental Tips for Renters...Continued from page 4)

ment, between the landlord and tenant.

The following are some things that should be remembered before and after signing a lease:

1. Read the lease in full before signing.
2. Find out what penalties apply if you break the lease.
3. Do not sign a lease with a blank space.
4. Make sure every person legally responsible for paying rent signs the lease.
5. Get the name, address, and phone number of the individual, company or landlord who manages the property.
6. Negotiate for provisions to be added or deleted. Tenant and landlord should initial changes.
7. Get a signed copy of the lease.
8. When a lease has been broken, the tenant will have some liability and may owe some money, but the landlord usually, has a legal responsibility to a

get a new tenant. The old tenant should have no further liability for rental payments after a new tenant is in.

Eviction:

Eviction comes into place when a tenant fails to pay rent, or several complaints have been made against the tenant, such as complaints by neighbors about noise, illegal pets or other types of nuisances. The landlord is required to give the tenant a notice to appear in court. When appearing in court, the tenant is given a chance to pay the delinquent rent. The court gives the tenant an agreement which is called a "praecipe", which gives the tenant a time frame in which to pay the delinquent rent. If this agreement isn't kept, the landlord has the right to pursue eviction of the tenant.

University Legal Services strongly urges tenants wishing to sign such an agreement to pay the back rent, to consult with one of the law students and his or her supervisor who are in landlord-tenant court each day. This will ensure that the repayment terms are realistic.

CHOOSING A HOME INSPECTOR

When inspecting your home, make sure you hire a home inspector who is well-qualified and will work well with you. You can refer to this checklist and use these questions to interview several before you make a choice.

- ◆ **Do you work full-time or part-time as an inspector?** ___ Full-time (preferable) ___ Part-time
- ◆ **How long have you (or your company) been in business?** Work with an experienced inspector, especially if you are a first-time buyer.
- ◆ **Do you carry errors-and-omissions insurance?** This protects you from missed defects or other inspection flaw. Don't work with an inspector who doesn't carry insurance. ___ Yes ___ No
- ◆ **Do you have any special qualifications?** Home inspectors are not licensed, but many have engineering, architectural or contractor licenses. Membership in a professional trade association such as the American Society of Home Inspectors is a plus. Avoid inspectors who also do repairs; it may affect their judgment.
- ◆ **How many inspections did you conduct last**

year? Full-time inspectors do about 200 a year.

- ◆ **What does your inspection cover?** A good inspection covers all of a property's major mechanical a structural systems, top to bottom.
- ◆ **How long does your inspection take?** Typical inspections take several hours. ___ Hours
- ◆ **What type of report do you prepare?** A detailed written report is best. Ask to see a sample.
- ◆ **How much will it cost?** Most inspections cost between \$200 and \$500. \$ _____
- ◆ **May I be present for the inspection?** It's recommended that you attend the inspection, so work with an inspector who will agree to it. You will get a much clearer picture of the house you want to buy. If you are unable to go, ask your agent to attend.

Information in this article was obtained from the Home-Advisor

UNIVERSITY LEGAL SERVICES' SCHEDULE OF SEMINARS FOR APRIL, MAY AND JUNE 2002

S.E. Office

April 2002:

- ◆ **Wednesday, April 3, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 10:00 a.m.— 12:00 p.m.
- ◆ **Friday, April 5, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 5:00 p.m.— 6:45 p.m.
- ◆ **Tuesday, April 9, 2002** - ULS' S.E. Division will conduct a HECM seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Thursday, April 11th** - ULS' S.E. Division will conduct a Post Occupancy seminar from 10:00 a.m.— 12:00 p.m.
- ◆ **Friday, April 14, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 5:00 p.m. - 6:45 p.m.
- ◆ **Wednesday, April 17, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Thursday, April 18, 2002** - ULS' S.E. Division will conduct a Mortgage Default seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Thursday, April 25, 2002** - ULS' S.E. Division will conduct a Rental seminar from 10:00 a.m. - 12:00 p.m.

May 2002:

- ◆ **Thursday, May 2, 2002** - ULS' S.E. Division will conduct a Rehab seminar from 10:00 a.m.— 12:00 p.m.
- ◆ **Friday, May 3, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 5:00 p.m. - 6:45 p.m.
- ◆ **Wednesday, May 8, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Tuesday, May 14, 2002** - ULS' S.E. Division will conduct a Mortgage Default seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Friday, May 17, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 5:00 p.m.—6:45 p.m.
- ◆ **Wednesday, May 22, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Friday, May 24, 2002** - ULS' S.E. Division will conduct

a Homebuyer's seminar from 5:00 p.m. - 6:45 p.m.

June 2002:

- ◆ **Tuesday, June 4, 2002** - ULS' S.E. Division will conduct a Mortgage Default seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Friday, June 7, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 5:00 p.m. - 6:45 p.m.
- ◆ **Tuesday, June 11, 2002** - ULS' S.E. Division will conduct a Rental seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Wednesday, June 12, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Thursday, June 13, 2002** - ULS' S.E. Division will conduct a Mortgage Default seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Friday, June 14, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 5:00 p.m. - 6:45 p.m.
- ◆ **Wednesday, June 19, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Friday, June 21, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 5:00 p.m. - 6:45 p.m.
- ◆ **Tuesday, June 25, 2002** - ULS' S.E. Division will conduct a Post Occupancy seminar from 10:00 a.m. - 12:00 p.m.

N.E. Office

April 2002:

- ◆ **Thursday, April 4, 2002** - An Evening Homebuyer's seminar will be held by ULS' N.E. staff from 5:00 p.m. - 6:30 p.m.
- ◆ **Tuesday, April 9, 2002** - A Homebuyer's seminar will be held by ULS' N.E. staff from 9:30 a.m. - 12:00 p.m.
- ◆ **Tuesday, April 16, 2002** - A Homebuyer's seminar will be held by ULS' N.E. staff from 9:30 a.m. - 12:00 p.m.

May 2002:

- ◆ **Tuesday, May 21, 2002** - A Homebuyer's seminar will be held by ULS' N.E. staff from 9:30 a.m. - 12:00 p.m.
- ◆ **Wednesday, May 29, 2002** - A Rental seminar will be held by ULS' N.E. staff from 9:30 a.m. - 12:00 p.m.

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(University Legal Services Schedule of Seminars ...Continued from page 7)

- ◆ **Thursday, May 30, 2002** - An Evening Homebuyer's seminar will be held by ULS' N.E. staff from 5:00 p.m. - 6:30 p.m.

June 2002:

- ◆ **Thursday, June 6, 2002** - A Homebuyer's seminar will be held by ULS' N.E. staff from 9:30 a.m. - 12:00 p.m.
- ◆ **Tuesday, June 11, 2002** - A Homebuyer's seminar will be held by ULS' N.E. staff from 9:30 a.m. - 12:00 p.m.
- ◆ **Tuesday, June 18, 2002** - A Homebuyer's seminar will be held by ULS' N.E. staff from 9:30 a.m. - 12:00 p.m.

- ◆ **Thursday, June 20, 2002** - A Rehab seminar will be held by ULS' N.E. staff from 10:00 a.m. - 12:00 p.m.
- ◆ **Tuesday, June 25, 2002** - A Homebuyer's seminar will be held by ULS' N.E. staff from 9:30 a.m. - 12:00 p.m.
- ◆ **Thursday, June 27, 2002** - A Mortgage Default seminar will be held by ULS' N.E. staff from 9:30 a.m. - 12:00 p.m.

UNIVERSITY LEGAL SERVICES' SCHEDULE OF SEMINARS FOR JULY, AUGUST AND SEPTEMBER 2002

S.E. Office

July 2002:

- ◆ **Friday, July 5, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 5:00 p.m. - 6:45 p.m.
- ◆ **Wednesday, July 17, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Friday, July 19, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 5:00 p.m. - 6:45 p.m.
- ◆ **Tuesday, July 23, 2002** - ULS' S.E. Division will conduct a Rental seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Wednesday, July 24, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Thursday, July 25, 2002** - ULS' S.E. Division will conduct a Mortgage Default seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Friday, July 26, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 5:00 p.m. - 6:45 p.m.

August 2002:

- ◆ **Thursday, August 1, 2002** - ULS' S.E. Division will conduct a Rehab seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Friday, August 2, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 5:00 p.m. - 6:45 p.m.

- ◆ **Wednesday, August 7, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Friday, August 9, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 5:00 p.m. - 6:45 p.m.
- ◆ **Tuesday, August 13, 2002** - ULS' S.E. Division will conduct a Mortgage Default seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Thursday, August 15, 2002** - ULS' S.E. Division will conduct a Rental seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Friday, August 16, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 5:00 p.m. - 6:45 p.m.
- ◆ **Tuesday, August 20, 2002** - ULS' S.E. Division will conduct a Rental seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Wednesday, August 21, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Thursday, August 22, 2002** - ULS' S.E. Division will conduct a Rehab seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Friday, August 23, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 5:00 p.m. - 6:45 p.m.

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(University Legal Services' Schedule of Seminars ...Continued from page 8)

- ◆ **Tuesday, August 27, 2002** - ULS' S.E. Division will conduct a Mortgage seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Thursday, August 29, 2002** - ULS' S.E. Division will conduct a Rehab seminar from 10:00 a.m. - 12:00 p.m.

September 2002:

- ◆ **Wednesday, September 4, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Friday, September 6, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 5:00 p.m. - 6:45 p.m.
- ◆ **Tuesday, September 10, 2002** - ULS' S.E. Division will conduct a Mortgage Default seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Thursday, September 12, 2002** - ULS' S.E. Division will conduct a Rehab seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Friday, September 13, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 5:00 p.m. - 6:45 p.m.
- ◆ **Tuesday, September 17, 2002** - ULS' S.E. Division will conduct a Rental seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Wednesday, September 20, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 5:00 p.m. - 6:45 p.m.
- ◆ **Tuesday, September 24, 2002** - ULS' S.E. Division will conduct a Mortgage Default seminar from 10:00 a.m. - 12:00 p.m.
- ◆ **Friday, September 27, 2002** - ULS' S.E. Division will conduct a Homebuyer's seminar from 5:00 p.m. - 6:45 p.m.

N.E. Office

July 2002:

- ◆ **Tuesday, July 2, 2002** - A Homebuyer's seminar will be held by ULS' N.E. staff from 9:30 a.m. - 12:00 p.m.
- ◆ **Tuesday, July 16, 2002** - A Homebuyer's seminar will be held by ULS' N.E. staff from 9:30 a.m. - 12:00 p.m.
- ◆ **Thursday, July 18, 2002** - A Rental seminar will be held by ULS' N.E. staff from 9:30 a.m. - 12:00 p.m.

- ◆ **Tuesday, July 23, 2002** - A Homebuyer's/Energy and Maintenance seminar will be held by ULS' N.E. staff from 9:30 a.m. - 12:00 p.m.

August 2002:

- ◆ **Tuesday, August 13, 2002** - A Homebuyer's seminar will be held by ULS' N.E. staff from 9:30 a.m. - 12:00 p.m.
- ◆ **Tuesday, August 20, 2002** - A Homebuyer's/Energy and Maintenance seminar will be held by ULS' N.E. staff from 9:30 a.m. - 12:00 p.m.
- ◆ **Thursday, August 22, 2002** - A Rehab seminar will be held by ULS' N.E. staff from 10:00 a.m. - 12:00 p.m.
- ◆ **Tuesday, August 27, 2002** - A Homebuyer's seminar will be held by ULS' N.E. staff from 9:30 a.m. - 12:00 p.m.

September 2002:

- ◆ **Tuesday, September 3, 2002** - A Homebuyer's seminar will be held by ULS' N.E. staff from 9:30 a.m. - 12:00 p.m.
- ◆ **Tuesday, September 10, 2002** - A Homebuyer's seminar will be held by ULS' N.E. Staff from 9:30 a.m. - 12:00 p.m.
- ◆ **Tuesday, September 17, 2002** - A Homebuyer's seminar will be held by ULS N.E. staff from 9:30 a.m. - 12:00 p.m.
- ◆ **Thursday, September 26, 2002** - A Mortgage Default seminar will be held by ULS' N.E. staff from 9:30 a.m. - 12:00 p.m.



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