



*Now is the time...*  
To make your dream  
of homeownership  
a reality!

## Join us for a **FREE** First-Time Homebuyer Seminar

**Wednesday, February 22 from 5:30-7:30 p.m.**

Winona City Hall | 207 Lafayette Street | Wenonah Room (3rd Floor)

Thinking about buying a home but not sure how to get started? We're here to help! In this free seminar, you'll learn about the homebuying process and how to make it work for your budget.

- Learn the benefits and costs of owning a home
- Navigate the mortgage process
- Access downpayment loan programs for qualified borrowers
- Understand credit and how to improve it
- Find helpful homebuyer education and counseling resources

*Featuring guest speakers Bridget Schoonover from Wells Fargo (NMLSR ID 256039) and Heidi Erickson from Minnesota Housing.*

All are welcome! Light refreshments will be provided.

### Questions?

Contact Nick Larson at 507.457.8250 or [NLarson@ci.winona.mn.us](mailto:NLarson@ci.winona.mn.us).



Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. NMLSR ID 399801.

