

# Thinking about buying a HOME?



**Where:**  
Mechanicville Public  
Library  
190 North Main Street  
Mechanicville, NY 12118  
(518) 664-4646

**When:**  
Monday, March 22nd

**6:00 PM - 7:45 PM**

*Due to limited space,  
pre-registration is suggested.*

To register, please call our  
Stillwater Office:  
(518) 664-3200

## First-Time Homebuyer Seminar

When you are deciding whether to buy a home, there is no right or wrong answer. A good decision is one that is right for you. Join representatives from Ballston Spa National Bank for an educational seminar that will help you with your home buying decisions. This seminar will help answer:

- Do I qualify for tax credits if I buy a home?
- Are there programs that help first-time homebuyers?
- How do I qualify for a loan?
- What will I need to apply for a mortgage?
- How do I build a realistic budget?
- What is involved in maintaining a home?
- And more!

*Area realtors, title company representatives, appraisers, and inspectors will be on hand to answer any additional questions.*



Ballston Spa National Bank



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