

Homebuyer Education*

Don't let the down payment hold you back

Discover the California Dream Program



Sign up today for this no-cost class

Date: Thursday, February 12, 2026

Time: 5:00 p.m. to 7:30 p.m.

Hors d'oeuvres and networking: 5:00pm - 5:30pm

Location: Victory Outreach – South Sacramento
6831 Savings Pl, Sacramento, CA 95828

Space is limited – RSVP today. Spanish interpretation offered by Banner Bank.

For reservations: Call 503-828-6569 or email rachel.leonard@bannerbank.com

Learn about becoming mortgage ready:

- ✓ Preparing to buy your first home – answers to your home loan questions
- ✓ CalHFA California Dream For All first-time homebuyer loan with down payment assistance
- ✓ Understanding credit and employment requirements
- ✓ Pathway to Home Closing Cost Assistance Grant Program (by the California Association of Realtors)

GUEST SPEAKER



Natasha Dowdy

California Housing Finance Agency (CalHFA)

Featuring:

Rachel Leonard, Residential Loan Officer, Banner Bank (NMLS# 195314)

Natasha Dowdy, California Housing Finance Agency (California Dream Program)

Jeremy DeLaRosa, Elk Grove Branch Manager, Banner Bank (NMLS# 531972)

Perla Silvas, Loan Officer Assistant/Spanish Speaker for Interpretation, Banner Bank (NMLS# 1246805)



*This seminar is intended as a learning workshop only and does not meet the requirements of a HUD-mandated first-time homebuyer program course.

