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## First-Time Homebuyer Seminar

Learn the homebuying process – from application to closing.

Presented by:



**Joseph Chelednik**, *Certified Mortgage Planning Specialist*, NMLS ID #13251  
Office (203) 431-7513 • Mobile (203) 617-5888  
joseph.chelednik@fairfieldcountybank.com

By attending this seminar you will be eligible to receive a \$200 closing credit at Fairfield County Bank!<sup>2</sup>

★ **What is the role of my Realtor?**

Kyle Neumann, President of the Ridgefield  
Board of Realtors  
*Neumann Real Estate*

★ **Credit Education and Restoration**

Stephen Roberts  
*Bedrock Credit and Restoration*

★ **What is the role of my Attorney?**

Attorney George M. Cohan  
*Hastings, Cohan & Walsh LLP*



# Fairfield County Bank

MEMBER FDIC | EQUAL HOUSING LENDER | NMLS ID # 516624

**Thursday, April 27, 2017 • 6:30 p.m. - 8:00 p.m.**

**Ridgefield Library • 472 Main Street • Ridgefield, CT 06877**

R.S.V.P to Linda Lubinsky at (203) 431-7356 or by email at [linda.lubinsky@fairfieldcountybank.com](mailto:linda.lubinsky@fairfieldcountybank.com)



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library

Enriching Minds.  
Enhancing Community.

<sup>1</sup>Limit one (1) entry per person. Entry must be completed and submitted to the entry box present at the Ridgefield Library. Entries that are incomplete, damaged, illegible, or late will not be accepted. Winner will be randomly selected from all eligible entries on April 27, 2017, 8:00 pm. Odds of winning depend on the number of entries received. Prizes will be awarded, and are not redeemable for cash. Winner need not be present. The prize winner may be asked to provide proof of age and/or identity, and complete an affidavit of eligibility. Completing this entry form does not qualify the participant as a customer of FCB. Drawing prize is provided by Fairfield County Bank. No account opening, purchase, or investment is required. Restrictions may apply. All entries are the property of the Bank. Void where prohibited by law.

<sup>2</sup>Offer may be withdrawn without prior notice.

Fairfield County Bank is not affiliated with Neumann Real Estate or the Ridgefield Library.