

Educator Homebuyer & Equity Workshop



"Mr. T" Hernandez
Premiere Agency Real
Estate #02240990
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Hosted by Tizoc, "Mr. T" Hernandez
For first-time buyers or those buying a second home using equity for
SDEA Members.



In-Person:
Tuesday, October
28 | 4 PM – 6 PM



Virtual via Zoom:
Wednesday, October
29 | 5 PM – 7 PM



Address for in-person
workshop is 10393 San
Diego Mission Road,
Suite 100, San Diego,
CA, 92108

Each workshop is a two-hour event divided into three integrated sessions—so whether members attend in person or online, they'll experience both sessions in one workshop.

Panelists:

Rick Whitted (First Citizens Bank), **David Salas** (Bank of America), **Jeanette Castillo & Miguel Tadeo Loan Brokers** (Experts and qualified in SD Housing Commission Programs and more.)

Session 1 (20 minutes)

The Basics of Loans And Real Estate.

- Who and what you need to know.
- Loan and Real Estate Math.

Session 2 (1 hour – Great Down Payment Assistance & Grant Programs (+ Traditional Loan Options)

This session highlights local and State programs designed specifically for educators and San Diego residents, including:

- HOPE Program (District 5) – exclusive educator-focused initiative providing significant down-payment assistance and grant support (will also be discussed).
- LISC / San Diego Foundation Access Granted Program – grants up to \$40,000 toward down payment or closing costs .
- First Citizens Bank Community Opportunity & Forgivable Loan Programs – up to 100 % financing and \$10,000–\$15,000 toward closing costs . (Can be layered with LISC and HOPE Program)
- Bank of America Community Homeownership Commitment® – up to \$10,000 down-payment grant + \$7,500 closing-cost credit .
- San Diego Housing Commission Middle-Income Program – \$40,000 loan + \$10,000 grant for households earning 80–150 % AMI .

- In addition, we'll cover Conventional and FHA loan options for members whose income exceeds program limits—ensuring there truly is a loan for everybody.

Session 3 (40 minutes)– Leveraging Home Equity & Building Wealth

The second half focuses on strategies for current homeowners to:

- Use existing equity to move up to a larger home or downsize strategically.
- Access HELOC or refinance options to build ADUs or purchase investment property.
- Evaluate whether to sell or retain their current home for long-term wealth growth.



Extras for Attendees



Complimentary drinks and snacks



Raffles and giveaways during the event



\$500 Homebuyer Credit Voucher for participants who attend and purchase through Mr. T within one year

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