



**WBN meets every Thursday at 8:30 a.m. at 1st Colony Community Center,  
125 Pasbehegh Drive, Williamsburg, VA 23185**

The **Williamsburg Business Network** is a networking group comprised of local business people serving the Williamsburg and Hampton Roads area of Virginia. The **WBN** is devoted to promoting local business people, the sharing of ideas, and networking.

For more information about WBN, visit our Web site: <http://williamsburgbusinessnetwork.com/>

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**Williamsburg, VA – A Free First Time Home Buyer Seminar was announced today by Ashley Basford Clevenger, Realtor, with Long & Foster Williamsburg.**

The Seminar Entitled: **“First Time Buyers – What You Need to Know”**, will take place **Thursday, October 1st at 6pm** at the **Williamsburg Regional Library**. Top professionals in the home buying industry will team up and present an opportunity to learn insight & uncommon knowledge in today’s real estate market. The **THREE MAJOR TOPICS** will include:

- 1) Government Tax Incentives (\$8,000 tax credit)
- 2) Historically low interest rates
- 3) A Buyer’s market – the best opportunities in decades

In addition to these topics, a panel of speakers will be presenting information on many pertinent parts of the home buying experience. Recognized mortgage expert, Pam Catts of Prosperity Mortgage will discuss the “truth” about mortgage financing & what programs are available to buy homes. John Lynch of Pillar To Post will discuss the home inspection process. Chataime Mudd of Liberty Mutual will cover the importance of home insurance. Kelli King of The Law Office of Kelli King will discuss the legalities of buying a home. Ashley Basford Clevenger of Long and Foster will facilitate the seminar.

The \$8,000 tax credit for First Time Buyers expires on November 30<sup>th</sup>. This seminar is designed to help buyers take advantage of this incentive before it expires.