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and more!!!

### **"Your Journey to Homeownership Starts Here!"**

#### **MISSION**

To provide & develop affordable housing, financial education, lending opportunities; promote & preserve homeownership through counseling.

#### **Presentation at Re/Max Laredo**



**RE/MAX**

Our Operations Manager, Ms. Laura Varela, and HomeOwnership Center Manager, Ms. Patricia Ayala conducted a presentation at Re/Max Laredo to inform real estate agents on how to further assist their clients with down payment assistance programs and more. Special thanks to NHS Laredo Holding Board Member, Mrs. Sandra G. Alaniz, for hosting our presentation.



### **NeighborWorks Training Institute New Orleans August 2025**

The NeighborWorks Training Institute (NTI) is a five-day mobile university held twice each year in major cities throughout the United States. At this "mobile university", the variety of training courses available extends from Affordable Housing, Homeownership, Asset Management, and more. NTI is available not only to affiliated NeighborWorks America members but also to other non and for-profit businesses. This NTI was attended by then Board Treasurer, Mr. Manuel D. Osorio, our CEO, Mrs. Elizabeth Alonzo-Villarreal, and HUD Cert. Counselor, Ms. Jatziry Garcia.

# QUARTERLY NEWSLETTER

## Transfer on Death Deed (TODD) Applications at Larga Vista Comm. Center



Our HomeOwnership Center Department was recruiting applications at the Webb County Larga Vista Community Center for the Transfer on Death Deed (TODD) Clinic. Homeowners were able to file a TODD for FREE thanks to St. Mary's University - School of Law students and staff. The TODD is a document where, after passing, the ownership of the residential property transfers to the assigned beneficiary. Through this clinic, 12 homeowners were assisted in filing the TODD, saving around \$30,000.00. We extend our gratitude to Falcon Intl. Bank, FalconSure (venue sponsors), and Stewart Title (title research).

## Laredo Chamber of Commerce Business Development Certification Program Graduation



Four of NeighborWorks Laredo's staff members attended the Laredo Chamber of Commerce - Business Development Certification Program. Free to chamber members, participants learn about innovative business planning, business banking, leadership skills, accounting strategies, technology in business, marketing strategies, and human resources components.

Congratulations, Ms. Laura Varela (Operations Manager), Ms. Jatziry Garcia (HUD Cert. Counselor), Ms. Elda Martinez (Bookkeeper), and Ms. Blanca Cordova (Admin. Assistant)!



## Webb County Youth Career Expo

The HomeOwnership Center Dept. was invited to the Youth Career Expo by Webb County. Our staff not only explained the lines of business our organization is in, but also taught students about the importance of credit, the homebuying process, and other programs we have available for them and their families. Our credit program is a great way to start thinking about the future.

15TH ANNIVERSARY  
**HOME**  
FAIR&EXPO

**MARCH 21, 2026**

**SAVE  
THE  
DATE!!!**



**Rentals Available**

**We accept Section 8 Vouchers**

**(956) 712-9100**



# QUARTERLY NEWSLETTER

## Quarter's Highlights



NeighborWorks America President & CEO, Marietta Rodriguez with NeighborWorks Laredo CEO, Elizabeth Alonzo-Villarreal NeighborWorks National Association board meeting in Washington, DC. headquarters.



Visit from Mr. Bob Gonzalez and Ms. Ana Gonzalez from the Guadalupe & Lilia Martinez Foundation.



Ms. Alonzo-Villarreal, CEO, attending as a panelist at the NALCAB National Conference - Leading the Way: Abriendo Caminos.

## HomeOwnership Department Services

### Homebuying Course

By attending one of our homebuying courses, clients will learn everything they need to know about:

- mortgage loan requirements
- credit
- down payment assistance programs and more!

Courses are offered monthly in-person or online at your own time & pace!!!

### Your Path to Homeownership

#### Tailored Just for You!

Clients will receive a customized action plan and financial roadmap designed to help them start — and succeed — in their homebuying journey.

- ✦ Understand debt-to-income ratio
- ✦ Explore down payment assistance programs
- ✦ Receive guidance on what matters most for THEIR unique situation

### Next In-Person Course Dates

- December 13
- January 10

- February 7
- March 7



#### IN-PERSON COURSE

SCAN TO REGISTER!

COST PER ATTENDEE MAY VARY

#### eHOME AMERICA ONLINE COURSE

LEARN AT YOUR OWN PACE & TIME

COST: \$99



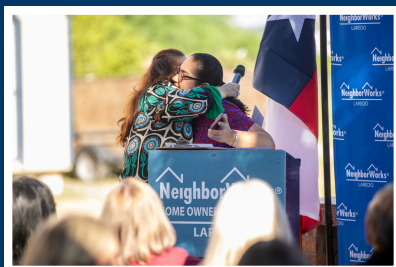
# QUARTERLY NEWSLETTER

## "Education: The Key that unlocks every door."

### The Steven Gutierrez Education Center - Groundbreaking Ceremony

Plans for this project began after the passing of our then Board Vice President, Steven Gutierrez, a champion of NeighborWorks Laredo and an advocate for education. Together with the investment of NeighborWorks America, the City of Laredo and Webb County, this project is moving forward.

The new education center will increase the capacity of people attending our Homebuyer and Financial Education classes, Board & Committee Meetings, and host other non-profit trainings, workshops, and more. Special thanks to NeighborWorks America, Webb County, and City of Laredo for financing this project.



## Are you behind in your mortgage payments?

Contact your mortgage immediately!!! Maintaining communication during a hardship is key to keeping your home. Our HUD-Certified Counselors can assist with questions and work with your mortgage company to explore options to save your home. We have saved over 580 families from foreclosure.

**(956)712-9100**