CUTTING EDGE COURSE

Solving the Mystery of Condos



Location:

SDAR'S KEARNY MESA SERVICE CENTER

4845 Ronson Court, San Diego, CA 92111

Instructors:

ALISHA SIROIS (NMLS #223936) AND LINDA STROBERG (NMLS #223939) Guild Mortgage Company*

REGISTER: www.SDAR.com/education

Also...

Be sure to see the back of this form for...







With approximately 12,000 members, the Greater San Diego Association of REALTORS® is the largest trade association in the county. Our members adhere to a code of ethics and professional standards above and beyond the norm. We help our members sell more homes. We help people realize the dream of homeownership. And we are dedicated to protecting private property rights.

SINGLE SESSION

Monday, June 10, 2013 1:00 pm - 3:00 pm

Learn to identify and resolve common pitfalls within an HOA that cause a transaction to fail or to close late. Information will be provided on the differences in financing a condo for a conventional loan (limited versus full review), a VA loan, and an FHA loan.

For VA and FHA condo projects, discover how to find out if a project is approved, when an approval expires, and how to have a project added.

TOPICS COVERED

- FHA versus VA versus Conventional
- FHA and VA project approval list
 -How to find a project on the list
 -How to add a project on the list
- Conventional full review versus limited review

*GUILD MORTGAGE: Company NMLS ID 3274, licensed by the Department of Corporations under the California Residential Mortgage Lending Act. This is not a guarantee to lend. All loans are subject to underwriter approval.

Free	\$8.50	\$10	\$20
RMS MEMBERS (w/Registration)	REALTOR® Plus	SDAR MEMBERS	ALL OTHERS

CONTACT INFORMATION

NAME	PH	IONE ()		
ADDRESS		☐ HOME ☐ OFFICE		
CITY/STATE	ZIP			
PAYMENT INFORMATION				
		\$		
□CHECK □VISA □ M/C □ DIS	COVER AMEX EXP. D	ATE AMOUNT		
SIGNATURE				
By signing, you are confirming that you have read, understand, and agree with our cancellation policy (at right)				

RETURN TO:

Greater San Diego Association of REALTORS® 4845 Ronson Court, San Diego, CA 92111 Membership@sdar.com

Fax: (858) 715-8088 | Phone: (858) 715-8040

Cancellation Policy: Reservations for programs requiring payment will not be processed until payment is received. If you must cancel your reservation, a full refund will be issued if cancellation is received, in writing, three (3) business days prior. SDAR reserves the right to cancel or reschedule any program. If cancellation occurs, SDAR will issue a full refund. In the event of rescheduling, SDAR will send immediate notification and transfer all reservations (including payments) to the new date.