

Solving the Mystery of Government Finance

**Location:****SDAR'S EAST COUNTY SERVICE CENTER**

220 West Main Street, El Cajon, CA 92020

REGISTER: www.SDAR.com/education**Instructors:**
ALISHA SIROIS (NMLS #223936) AND **LINDA STROBERG** (NMLS #223939)
 Guild Mortgage Company*
Also...
 Be sure to see the back
 of this form for...


PREPAID

Professional
 Development
 PASS
SINGLE SESSION**Tuesday, August 13, 2013**

11:00 am - 1:00 pm

**FHA, VA, USDA, CalHFA, and
 Down Payment Assistance...**

Learn the basics of these programs, as well as discuss common misconceptions that exist and how to overcome them. Successfully use these programs for the benefit of the buyer *and* the seller in a transaction.

TOPICS COVERED

- Pros and cons for buyers and sellers
- Transaction timelines
- Property and appraisal requirements
- PMI versus MIP versus funding fee & guarantee fee
- Down payment assistance programs that work

*GUILD MORTGAGE: Company NMLS ID 3274, licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act.

**Free**

RMS MEMBERS (w/Registration)

\$8.50

REALTOR® Plus

\$10

SDAR MEMBERS

\$20

ALL OTHERS



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.

CONTACT INFORMATION

NAME

PHONE ()

ADDRESS

☐ HOME
☐ OFFICE

CITY/STATE

ZIP

PAYMENT INFORMATION

☐ CHECK ☐ VISA ☐ M/C ☐ DISCOVER ☐ AMEX

EXP. DATE

AMOUNT

SIGNATURE

By signing, you are confirming that you have read, understand, and agree with our cancellation policy (at right)

MEMBER #

**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.