

Solving the Mystery of Government Finance


Location:
SDAR'S KEARNY MESA SERVICE CENTER

4845 Ronson Court, San Diego, CA 92111

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 6, 2013

12:00 pm - 2:00 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.


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Free	\$8.50	\$10	\$20
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CONTACT INFORMATION

NAME _____

PHONE () _____

ADDRESS _____

☐ HOME
☐ OFFICE

CITY/STATE _____

ZIP _____

PAYMENT INFORMATION

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☐ CHECK ☐ VISA ☐ M/C ☐ DISCOVER ☐ AMEX ☐ EXP. DATE ☐ AMOUNT

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

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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.