

CUTTING EDGE

Solving the Mystery
of Government Finance

COURSES

SDAR'S EAST COUNTY
SERVICE CENTER220 West Main Street
El Cajon, CA 92020**Instructor:**
ALISHA SIROISGUILD MORTGAGE COMPANY*
(NMLS #223936)**Instructor:**
LINDA STROBERGGUILD MORTGAGE COMPANY*
(NMLS #223939)

This Course Qualifies for Your

PREPAID
Professional
Development
PASS

See Back Side

SINGLE SESSION

Thursday, March 6, 2014
1:00 pm - 4:00 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.

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



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

REGISTER: www.SDAR.com/education

CONTACT INFORMATION

NAME _____ PHONE () _____

ADDRESS _____ ☐ HOME ☐ OFFICE

CITY/STATE/ZIP _____ E-MAIL _____

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 below.

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.

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RMS Members\$8.50
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RETURN TO:

Greater San Diego Association of REALTORS®
4845 Ronson Court, San Diego, CA 92111
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Earn any of the following designations or certifications:

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- MRP- Military Relocation Specialist
- SRES- Seniors Real Estate Specialist
- SRS- Seller Representative Specialist
- SFR- Short Sale & Foreclosure Resource
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