Solving the Mystery of Government Finance



Location:

SDAR'S KEARNY MESA SERVICE CENTER

4845 Ronson Court, San Diego, CA 92111

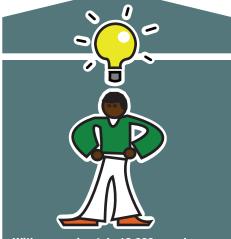
Instructors:

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

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

Tuesday, October 29, 2013 1:00 pm - 3:00 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

REGISTER: www.SDAR.com/education

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

Free

RMS MEMBERS (w/Registration)

\$8.50
REALTOR®Plus

\$10 SDAR MEMBERS \$20 ALL OTHERS

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)

RETURN TO:

MEMBER#



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

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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.