Solving the Mystery of Government Finance



Location:

SDAR'S EAST COUNTY SERVICE CENTER

220 West Main Street, El Cajon, CA 92020

Instructors:

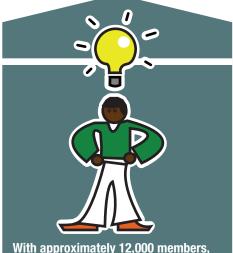
ALISHA SIROIS (NMLS #223936) AND LINDA STROBERG (NMLS #223939) Guild Mortgage Company*

REGISTER: www.SDAR.com/education

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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, 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 & quarantee 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	\$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, up	nderstand, and agree with our cancella	tion policy (at right)

MEMBER #	
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RETURN TO:

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)