

VA • FHA • APPRAISALS

Are you equipped with the knowledge to better serve your clients?



Attend this seminar and hear from a panel of experts regarding VA, FHA and Appraisals. Changes in the real estate industry are inevitable. As a real estate professional, keeping current is not up for debate... it's a MUST!

VA - Military Home Loans

- Understanding VA purchases with short sales and foreclosures
- Why a VA loan is the ultimate tool for first-time home buyers
- How to know when your clients should be using their VA benefits

FHA - Gaylord-Hansen Mortgage Group

- FHA: It's not just for first-time homebuyers
- The hidden jewel of assumability
- FHA co-signing and gift power

APPRAISALS

San Diego Appraisal Works

- VA appraisal guidelines: Dispelling myths and misperceptions
- Reconsideration of Value: Explanation of the process by working with the SAR (staff appraisal reviewer - typically the underwriter)
- What constitutes a truly recent similar and relevant comparable sale to be considered
- What is bracketing?

LOCATION

KEARNY MESA SERVICE CENTER

Presenters:

Expert Panel from VA, FHA, and Appraisal fields:

Ken Bates - Military Home Loans

Sam Hansen - Gaylord-Hansen Mortgage Group

Brian K. Bortness - San Diego Appraisal Works

Monday, Feb. 11, 2013

Time:

12:00 p.m. – 2:00 p.m.

Check In:

15 minutes prior to start

Location:

SDAR's KEARNY MESA SERVICE CENTER
4845 Ronson Court, San Diego, CA 92111

Prices:

REALTOR® Plus Members\$8.50
SDAR REALTORS®\$10
All Others\$20

REGISTER ONLINE AT WWW.SDAR.COM

☐ **Yes, sign me up for VA • FHA • Appraisals**

☐ **Yes, I have read the Cancellation Policy. Initial** _____

Name: _____ Member #: _____ Phone: _____

☐ Home ☐ Office Address: _____ E-mail: _____

☐ Check ☐ Visa ☐ MasterCard ☐ Discover ☐ AmEx Card#: _____ Exp: _____

Amount: _____ Signature: _____



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