Solving the Mystery of Government Finance



Location:

SDAR'S SOUTH COUNTY SERVICE CENTER

884 Eastlake Parkway, Suite 1629, Chula Vista, CA 91914

Instructors:

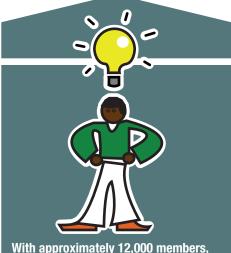
ALISHA SIROIS (NMLS #223936) AND LINDA STROBERG (NMLS #223939) Guild Mortgage Company*

REGISTER: www.SDAR.com/education

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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

Thursday, August 8, 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.



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Free \$8.50 RMS MEMBERS (w/Registration) REALTOR® Plus

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CONTACT INFORMATION

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| | ZIP | |
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| ☐ AMEX | EXP. DATE | AMOUNT |
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RETURN TO:

MEMBER#

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.