

## CUTTING EDGE

Solving the Mystery  
of Government Finance

## COURSES

SDAR'S KEARNY MESA  
SERVICE CENTER4845 Ronson Court  
San Diego, CA 92111**Instructor:**  
**ALISHA SIROIS**GUILD MORTGAGE COMPANY\*  
(NMLS #223936)**Instructor:**  
**LINDA STROBERG**GUILD MORTGAGE COMPANY\*  
(NMLS #223939)

This Course Qualifies for Your



See Back Side

## SINGLE SESSION

Tuesday, October 14, 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
- Research condo approvals
- PMI versus MIP versus funding fee & guarantee fee
- Down payment assistance programs that work

REGISTER: [www.SDAR.com/education](http://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.

Free  
RMS Members\$8.50  
REALTOR® Plus\$10  
SDAR MEMBERS\$20  
ALL OTHERSCLASS ID:  
1410142KMEMBER # 

## RETURN TO:

Greater San Diego Association of REALTORS®  
4845 Ronson Court, San Diego, CA 92111  
Education@sdar.com  
Fax: (858) 715-8088 | Phone: (858) 715-8040





# SAVE ON CLASSES ALL YEAR LONG!

**Benefit from a Flat Rate for Education**

## Agent Essentials

**Kick-start your real estate career! This program is perfect for new and seasoned agents to sharpen their skills.**

- Includes 5 agent classes (\$200 value)
- Learn the fundamentals of:
  - Business Planning & Goal Setting
  - Building a Successful Business Model
  - Real Estate Sales Techniques
  - Effective Communication
  - Escrow, Title and Lending

**SDAR Members: \$150 Save \$50**  
**Non Members: \$250 Save \$25**

## Continuing Education

**Are you up for license renewal? Earn all of the continuing education (CE) units you need.**

- Attend our Spring or Fall Extravaganza's (\$200 value)  
-Earn 45 CE units in 5 days!
- Free featured monthly class (\$300 value)
- Includes 26 classes
- Earn up to 57 CE units

**SDAR Members: \$250 Save \$250**  
**Non Members: \$500 Save \$250**

## Risk Management Specialist

**Consumers want fast, easy transactions and contracts can take time and get messy.**

**Protect yourself and your transactions by becoming a Risk Management Specialist.**

- Includes 22 classes, such as:
  - Conquering Contracts
  - When in Doubt... Disclose, Disclose, Disclose!
  - 26 Ways to Avoid Lawsuits
- Earn up to 49 CE Units

**SDAR Members: \$700 Save \$470**  
**Non Members: \$1,000 Save \$605**

## Designations & Certifications

**Earn any of the following designations or certifications:**

- ABR- Accredited Buyer Representative
- CID- Certified Condominium Specialist
- MRP- Military Relocation Specialist
- SRES- Seniors Real Estate Specialist
- SRS- Seller Representative Specialist
- SFR- Short Sale & Foreclosure Resource
- Earn up to 52 CE units

**SDAR Members: \$1,000 Save \$265**  
**Non Members: \$1,300**

☐ **Yes, sign me up for the Prepaid Professional Development Pass**

**Choose Your Pass:**

☐ **Agent Essentials**

☐ **Continuing Education**

☐ **Risk Management Specialist**

☐ **Designations & Certifications**

Name: \_\_\_\_\_ Member #: \_\_\_\_\_ Phone: \_\_\_\_\_

Address : \_\_\_\_\_ E-mail: \_\_\_\_\_

**Payment Information:** ☐ Visa ☐ MasterCard ☐ Discover ☐ AmEx ☐ Check # \_\_\_\_\_

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**Disclaimer:** Not all classes qualify. Check with member services for class eligibility. Please note: some CE units are pending approval.