

### **CUTTING EDGE**

# Solving the Mystery of Appraisals



#### SDAR'S EAST COUNTY SERVICE CENTER

220 West Main Street El Cajon, CA 92020



### Instructor: ALISHA SIROIS

GUILD MORTGAGE COMPANY\* (NMLS #223936)



## Instructor: LINDA STROBERG

GUILD MORTGAGE COMPANY\* (NMLS #223939)



#### SINGLE SESSION

Thursday, March 13, 2014 1:00 pm - 4:00 pm

This course offers some simple steps you can take to work more effectively with appraisers. Learn the things you can and should communicate to your appraiser to make their job easier, and prepare properties to prevent simple required repairs.

\*GUILD MORTGAGE: Company NMLS ID 3274, licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act.



#### **TOPICS COVERED**

#### **HVCC**

- Communication Circle
- Compliance

#### **VA Appraisals**

- Tidewater Act
- Responding to Low Value

#### **FHA Appraisals**

- Flips
- 203k/Rehab

**REGISTER:** www.SDAR.com/education

CONTACT INFORMATION	Free RMS Members	\$8.50 REALTOR®Plus	\$1 SDAR M	'	CLASS ID: 1403132K
NAME		PHONE ( )			
ADDRESS			☐ HOME ☐ OFFICE	MEMBER #	LK REALTOR
CITY/STATE/ZIP	E-MAIL		- OFFICE	RETURN TO: Greater San Diego Associati 4845 Ronson Court, San Die Education@sdar.com Fax: (858) 715-8088   Pho	
PAYMENT INFORMATION		\$			
CHECK VISA M/C DISCOV	/ER ☐ AMEX	EXP. DATE AMO	DUNT	50F	<del>1</del>
SIGNATURE				GREATER SAN DIEGO ASSOCIAT	

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.



## 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										
<b>Choose Your Pass:</b>	☐ Agent Essentials			☐ Continuing Education						
	□ Risk N	lanagement S	pecialist 🗆	☐ Designations & Certifications						
Name:			Member #:		Phone:					
Address :					E-mail:					
Payment Information	□Visa	□ MasterCard	□ Discover	□AmEx	□ Check #					
Card#:						Exp:				
Amount: Signa	ature:									

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