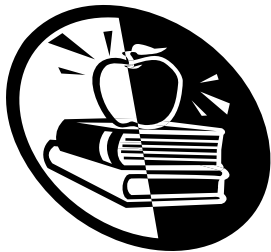


GREATER HARRISBURG



REALTORS® INSTITUTE

Instructor: Richard Mahan

# FHA MORTGAGES 101

**Date:**

Wednesday, April 28, 2010

**Place:**

GHAR Office  
424 N. Enola Drive, Suite 1  
Enola, PA 17025

**Time:**

8:30 a.m.– 12:00 p.m.  
*Registration opens  
30 minutes before class start  
time.*

**Cost:** \$45.00

**Register:**

Phone: (717) 364-3205  
Fax: (717) 364-3206

**MEMBERS ONLY:** Register  
online at [www.ghar.info](http://www.ghar.info)

***Approved for 3.5 hours PA Real Estate Continuing  
Education Credit for the 2008-2010 cycle.***

**This course will teach Real Estate Professionals the history of FHA, beginning with the origins in the 1930's through the present, including the recent changes to FHA that are important to know for your business.**

**Real Estate Professionals will learn:**

- To recognize the features and benefits of the FHA Home Loan Program.
- How to offer preliminary advice to their clients and answer some basic questions regarding FHA mortgages.
- How to conduct a prequalification exercise and prepare a Good Faith Estimate.
- The important changes that have recently gone into effect or will be in effect in the next 12 months regarding FHA loans.

***REGISTRATION CLOSSES AT CLASS START TIME AND  
YOU MUST BE SEATED AT THAT TIME IN ORDER  
TO RECEIVE CREDIT FOR THE COURSE.***

NOTE: At the time a GHAR member registers for a class, he assumes payment responsibility for that class. GHAR members may pay tuition (class fees) at the door. **Non-members must pay at time of registration.** Tuition must be paid in full prior to the start of a class. Tuition payments are refundable if 48 hour cancellation notice is given. If a student leaves after a class begins, no portion of tuition is refunded. Students must have registered, paid for class, and be seated at the advertised class start time in order to be admitted to the class. Late arrivals will not be seated, and will not be entitled to a refund. If the School finds it necessary to cancel the entire course, the full dollar amount of any payment will be promptly refunded. If the School cancels a portion of the course, the unused portion of the tuition may be credited towards a future course or refunded. No portion of the tuition will be refunded after class day begins.

In order to better accommodate your needs, please be sure to notify us in advance, if you have any disability which will require special auxiliary aids and/or services at this event. Payments to the Greater Harrisburg Association of REALTORS® are not deductible as charitable contributions for Federal Income Tax purposes; however, such payments may be deductible as ordinary and necessary business expenses.

***Earn your CE credits today. The current cycle ends May 31, 2010!***