

Greater Harrisburg



REALTORS®
INSTITUTE

PHFA FOR REALTORS®

Instructor: Coleen Peters

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

Date:

Wednesday, April 21, 2010

Place:

GHAR Office
424 North Enola Drive
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**

Real estate professionals are a vital part of PHFA's homeownership programs. Because a REALTOR® is often the buyers first contact, knowing about PHFA's programs and how to determine their client's eligibility is important for agents.

Real Estate Professionals will:

- Gain an overall understanding of the PHFA, focusing on loan programs, PHFA history and Federal Recapture Tax
- Learn about Single Family First Mortgage Products
- Understand the eligibility requirements pertaining to both Borrowers and Properties
- Learn about Single Family Special Programs such as HOMEstead, Programs for Persons with Disabilities and Employer Assisted Housing

***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 2010!