

GREATER HARRISBURG



REALTORS®  
INSTITUTE

# FORECLOSURE AND FRAUD AND THE EFFECTS ON NEIGHBORHOODS

Instructor: Michelle Czekalski Bradley, GAA, GRI

**Date:**

Thursday, May 3, 2012

**Place:**

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

**Time:**

1:00 p.m. - 4:30 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)

Why has the number of property foreclosures dramatically risen in recent years? How does it affect the face of the neighborhoods in which it's happening?

***PARTICIPANTS WILL LEARN:***

- The reasons that the number of foreclosures has dramatically risen
- How the fallout from a high foreclosure rate affects neighborhoods
- What changes are taking place in the lending industry
- Fraud, predatory lending, and sub-prime lending ... what are they?
- The signs of fraud and predatory lending
- What roles REALTORS® play in identifying problems
- An analysis of fraud cases
- Regional and national statistics
- Who is Fannie Mae and how does it liquidate properties it has foreclosed upon?



***Approved for 3.5 hours PA Real Estate Continuing Education Credit  
for the 2010-2012 cycle.***

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

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, 2012!