



REALTORS®
INSTITUTE

REAL ESTATE FINANCE TODAY

Instructor: Michael Perry, ABR, CSP, GRI



Choose from two dates!

Wednesday,
February 29, 2012

OR

Tuesday,
May 8, 2012

Place:

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

Time:

8:30 a.m. - 4:30 p.m.

*Registration opens
30 minutes before class start
time.*

Cost: \$75.00

Register:

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

MEMBERS ONLY:

Register online at
www.ghar.info

Become conversant about the basic principles of real estate financing and how the government influences mortgage lending. We'll discuss trends, conventional versus government loan programs, pre-qualifying borrowers for conventional, FHA and VA loans, and calculating monthly mortgage payments. Do you work with the self-employed and those with adverse credit? Learn about special financing programs that will meet your clients' needs.

Topics will include:

- The basics of real estate finance
- Government influences on real estate finance
- Current mortgage lending issues
- Conventional mortgage loans
- Government-insured or guaranteed loans
- Special financing alternatives

***Approved for 7.0 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 COURSE.***

**This course does not fulfill the CE requirement for licensees licensed between
December 1, 2009 and November 30, 2011.**

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!