

Greater Harrisburg



REALTORS®  
INSTITUTE

# DOLLARS AND SENSE – UNDERSTANDING FINANCING AND RESPA®

**Instructor: Melanie McLane**

ABR, CRS, CDEI, E-Pro, GRI, RAA, RSPS, SRES, SRS

**Date:**

Friday, October 23, 2009

**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](http://www.ghar.info)

***Approved for 3.5 hours PA Real Estate Continuing Education***

**Students will gain an understanding of financing basics and the new RESPA® regulations that will go into effect January of 2010.**

*Students will also be able to...*

- **Recognize and differentiate the types of residential financing available**
- **Financially qualify a prospect for a variety of loan programs**
- **Explain to the consumer the application and approval process of a residential mortgage loan**
- **Evaluate different loan programs with the consumer, and help the consumer make an informed decision by evaluating APR, closing costs, ratios, cash needed and other terms and conditions of the loan**

***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!