

A REALTORS® Guide to the "Big 4" Financing Options - VA, USDA, FHA, & Conventional

CREDITS
4 CE



A finance solution 4 every home buyer

This is the most up-to-date and comprehensive financing options course offered today. This course is a MUST!!!

The instructor will cover the following:

- Current and up to date changes from FHA, FNMA, and FHLMC
- The new 97% conventional loans
- Mortgage insurance costs with comparisons and the impact of credit
- New USDA maps, ratios, and guidelines (updated for 2015)
- Repurchasing after bankruptcy, short sales, and foreclosure
- Down payment and gift comparisons
- Rates, credit, and hard stops in underwriting

February 25, 2016

1:00 p.m. - 5:00 p.m.

Check-in begins at 12:30 p.m.

Orlando Regional REALTOR® Association
1330 Lee Road, Orlando, FL 32810

ORRA Members: FREE; Non-ORRA Members: \$15
No On-Site Registration Permitted; **No Show Fee: \$25**

Business casual attire requested for education programs.
Registration options and policies on reverse.

Course provided by Walk The Talk Presentations

Instructor:



Grant Simon, a licensed instructor, has more than 30 years of experience in the real estate industry. A nationally known speaker and writer, he was awarded the Florida REALTORS® Educator of the Year for 2015.



Register at www.orlandorealtors.org

407.513.7268 Fax: 407.513.9120 education@orlandorealtors.org





Stand out by earning your GRI designation.

The Graduate REALTOR® Institute (GRI) program is designed to enhance your knowledge of real estate marketing and teach you skills that will set you apart from the competition. Completion of the GRI 100, 200 and 300 Series (seven 2-day modules) will earn you one of the industry's most respected professional designations. You have five years to complete all three GRI Series.

The GRI 100 series:
Standards of Practice
February 11-12, 15-16, & 18-19, 2016

The GRI 200 series:
Essential Real Estate Techniques
April 11-12 & 14-15, 2016

The GRI 300 series:
Real Estate Specialties
June 13-14 & 16-17, 2016

Learn more at www.orlandorealtors.org



Register today

Register me for the **A REALTORS® Guide to the "BIG 4" Financing Options - VA, USDA, FHA, and Conventional** course on Thursday, February 25, 2016.

- ORRA member – Free (ORRA REALTOR® and Affiliate members only)
- Non-ORRA member – \$15 (member of other REALTOR® association or licensed salesperson of ORRA Broker member)
- ORRA member on-site – (Not permitted for this course)
- Non-ORRA member on-site – (Not permitted for this course)

Attendee Name _____

Member Number _____

Phone () - _____

E-mail _____

Payment Method:

- Check # _____ (Payable to ORRA)
- Broker Account (ORRA members only. Broker approval required.)
- VISA MasterCard American Express Discover

Credit card # _____ Expiration / _____

CVV (Security Code): _____

Credit card charge signature OR broker signature for broker approved account charge _____

Initial _____ I agree to the terms of the cancellation and attendance policy referenced below.

Special disabilities accommodated with advance notice.
Courses not open to the general public unless otherwise noted.

Policies

CANCELLATIONS/NO-SHOWS

\$25 fee for free classes or forfeiture of registration fee for cancellations within 3 days of course date or for no shows.

ATTENDANCE

To receive CE credits for any Continuing Education course, participants must:

1. Be physically present for the entire program from beginning to end;
2. Sign any/all morning or afternoon attendance sheets; and
3. Refrain from using cell phone and e-devices except during designated break times.

LOCATION

Orlando Regional REALTOR® Association, 1330 Lee Road, Orlando, FL 32810 (unless otherwise noted on the front of this form)

CONTACT US

Phone: 407.513.7268 Fax: 407.513.9120 E-mail: education@orlandorealtors.org