

Education Opportunities

ATTENTION:

ALL SMC MEMBERS

**Tuesday, July 15th
OR
Thursday, July 17th**

WANT MORE SALES?

**Registration: 8:30 a.m.
Class Begins: 8:45 till Noon**

**Cost: \$26.00
Continental Breakfast
will be served**

**Location: HBAGC
Training Center
1841 W. Army Trail Road
Addison, Illinois**



For more information or to register call:

Rita Unzner
Email: runzner@hbagc.com
Phone: 630-627-7575 x 205

**PASS THIS
ON TO THOSE
YOU THINK
WOULD
BENEFIT
FROM
LEARNING
MORE
ABOUT
MAKING
MORE
SALES!**

Topics:

- FHA changes effective July 14—*Cost of MIP 1.75% to 2.25% up front fee and .50 to .55 monthly fee based on LTV and credit score*
- Declining markets and what effect it has on appraisals
- How to improve credit scores
- DPA—*Down Payment Assistance alive and well*
- PMI—*What Private Mortgage Insurance Companies are doing different than FNMA and Freddie*

**Know what changes are
happening in lending
and how you can close more sales!**

Mail or fax by July 14, 2008 to: HBAGC, 1841 W. Army Trail Road, Addison, IL 60101
Ph 630-627-7575 Fax 630-627-7580

ATTENDEES:

Event: SMC EDUCATION ✓ July 15, 2008 OR ✓ July 17, 2008

Company: _____ Contact: _____

Address: _____ City _____ State _____ ZIP _____

Phone (____) _____ Email _____

PAYMENT METHOD: Check Enclosed \$ _____ Credit Card: VISA MC AMX Expiration Date: _____

Name on Card: _____ Card # _____

Street Address: _____ City _____ State _____ ZIP _____

Signature: _____

An optional \$1 voluntary contribution to COHO (Committee on Home Ownership) has been added to the cost of this event.
NO REFUNDS AFTER JULY 14, 2008. RESERVATIONS MUST BE PREPAID.