

The Santa Cruz Association of REALTORS® Presents

The Ever Changing Mortgage Industry Lenders' Panel

Join us for a discussion on the ever changing mortgage industry. Have all your questions answered and concerns addressed by a panel of top local mortgage professionals. The changes in the mortgage industry affect all aspects of your business. Staying on top of these changes will help position you as a trusted advisor in real estate. By attending you will gain insight and knowledge into the current market that will put you ahead of the rest! Topics of discussion will include the state of lending; hot points of FHA; new legislation, and more.

Topics Include:

- **Underwriting Changes**
- **GFE and HUD**
- **Current Mortgage Conditions**
- **Strategies for a successful transaction**
- **New legislation & DRE regulations**
- **Short Sales**
- **And more**

Panelists include:

Tai Boutell, Santa Cruz Home Finance; Sue Bullock, Bank of Commerce; Dimitri Timm, Princeton Capital Ed Gerety, Metlife; Lisa Cordoza, Bailey Mortgage of Bank of America, and Glenn Luque, Wells Fargo
Panelists may change subject to availability

**Wednesday
February 24th
10:00-12:00pm
at SCAOR
2525 Main Street
in Soquel**

**Early Bird Pricing Available
to all SCAOR Members
and their staff**

**(Early Bird price good until 2/12/10)
Panelists are subject to change**

Sponsored by:



To register: Call 831-464-2000 or Fax completed form along w/payment to 831-464-2881

- *5 Early Bird SCAOR Member \$15 Regular SCAOR Member \$25 Non-member anytime
(until 2/12/10) (after 2/12/10)

Name: _____ Company: _____

Phone: _____ Email: _____

Cash Visa MasterCard American Express Check payable to "SCAOR"

Name on CC: _____ Signature: _____

Account #: _____ Exp. Date: _____ Zip Code: _____

SCAOR Cancellation Policy: Reservations for courses requiring payment will not be processed until payment is received. If you must cancel or reschedule your reservation, a full refund will be issued if notification is received, by email or in writing (not by telephone), 3 business days prior to class. SCAOR reserves the right to cancel or reschedule any course. If cancellation occurs, SCAOR will issue a full refund. In the event of rescheduling, SCAOR will send immediate notification and transfer all reservations (including payments) to the new date. To cancel/reschedule send email to karen@scaor.org.

I HAVE READ AND UNDERSTOOD THE SCAOR REFUND/CANCELLATION POLICY (Please check)