



The Santa Cruz Association of REALTORS® Presents

# The Ever Changing Mortgage Industry

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.

**Tuesday**  
**March 31st**  
**2:00-3:30pm**  
at SCAOR  
2525 Main Street  
in Soquel

**Panelists include:**

Tai Boutell, Santa Cruz Home Finance  
Mark Junod, Met Life Home Loans  
Sue Bullock, BWC Mortgage Services  
Rick Campbell, Wells Fargo Home Mortgage  
Dimitri Timm, Princeton Capital  
*Panelists may change subject to availability*

Sponsored by Santa Cruz Home Finance



**\*FREE SCAOR Members**  
**\$15 at the door SCAOR Members**  
**\$25 Non-members anytime**

**A LIGHT SNACK WILL BE SERVED**

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

\*FREE SCAOR Member  \$15 SCAOR Member at the door  \$25 Non-member anytime

Name: \_\_\_\_\_ Company: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Cash  Visa  MasterCard  American Express  Check payable to "SCAOR"

Name on CC: \_\_\_\_\_ Signature: \_\_\_\_\_

Account #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_ Zip Code: \_\_\_\_\_

**\*A credit card is required to reserve a seat. Your credit card will not be charged. In the event that you do not attend this class and fail to notify SCAOR at least 24hrs prior to class a fee of \$15 will be charged to your credit card.**  
 I HAVE READ AND UNDERSTOOD THE SCAOR REFUND/CANCELLATION POLICY (Please check)