

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

*FREE SCAOR Members
(must register by 3/30/09)
\$15 SCAOR Members after 3/30/09
\$25 Non-members anytime

Panelists include:

Tai Boutell, Santa Cruz Home Finance Mark Junod, Met Life Home Loans Sue Bullock, BWC Mortgage Services Dwayne Dawson, Wells Fargo Home Mortgage Dimitri Timm, Princeton Capital and Forrest Cambell, Monterey Bay Mortgage Panelists may change subject to availability

> Sponsored by Santa Cruz Home Finance



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 (aft. 3/30) □ \$25 Non-member anytime	
Name:	Company:
Phone:I	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)