



The Duluth Area Association of REALTORS®
And Wells Fargo Home Mortgage
Presents

Empowering the First Time Homebuyer

Date: May 29, 2008
Time: Registration: 8:30 am – 9:00 am
Course Time: 9:00 am – 1:00 pm
Location: DAAR Office, 4031 Grand Avenue, Duluth, MN
Cost: FREE!!!! Sponsored by Wells Fargo Home Mortgage.
Credits: 4.0 hours of MN real estate continuing education (**APPROVED**)

This course will help real estate licensees guide their customers through the process of home financing beginning with the pre-approval application through post closing home improvements resources available. Topics include Federal Fair Housing and Fair Credit Report laws and training real estate professionals to assist buyers through the current challenges of purchasing a home.

Students will learn how to effectively present income inventories while maximizing assets, with in-depth discussions on understanding credit scores, how they are composed and improving credit ratings.

In addition, students will learn about the myths of credit building, how to avoid credit report derogatives and how to repair them. Funding resources and various non-profit programs that help facilitate home ownership will be explored, as will the methods of closing on a home mortgage with the best possible interest rate and outcome.

Licensees will be able to distinguish between various resources and assist homebuyers to overcome the challenges to home ownership in the market.

Space is Limited to 80 attendees!

Registration Form

Empowering the First Time Homebuyer
May 29, 2008

PLEASE PRINT CLEARLY!!

Name: _____ Company: _____

Address: _____ Phone: _____

Real Estate License Number: _____

MAIL TO: Duluth Area Assn of REALTORS®
4031 Grand Avenue
Duluth, MN 55807

FAX TO:
1-866-392-7950

Questions? Call (218) 728-5676

E-MAIL ADDRESS FOR CONFIRMATION: _____