

Resource Directory



Under the Big Top

2009 West Valley REALTOR[®] Expo!

Thursday, September 24, 2009

Presented by the WeMAR Affiliate Group

West Maricopa County Regional Association of REALTORS[®]

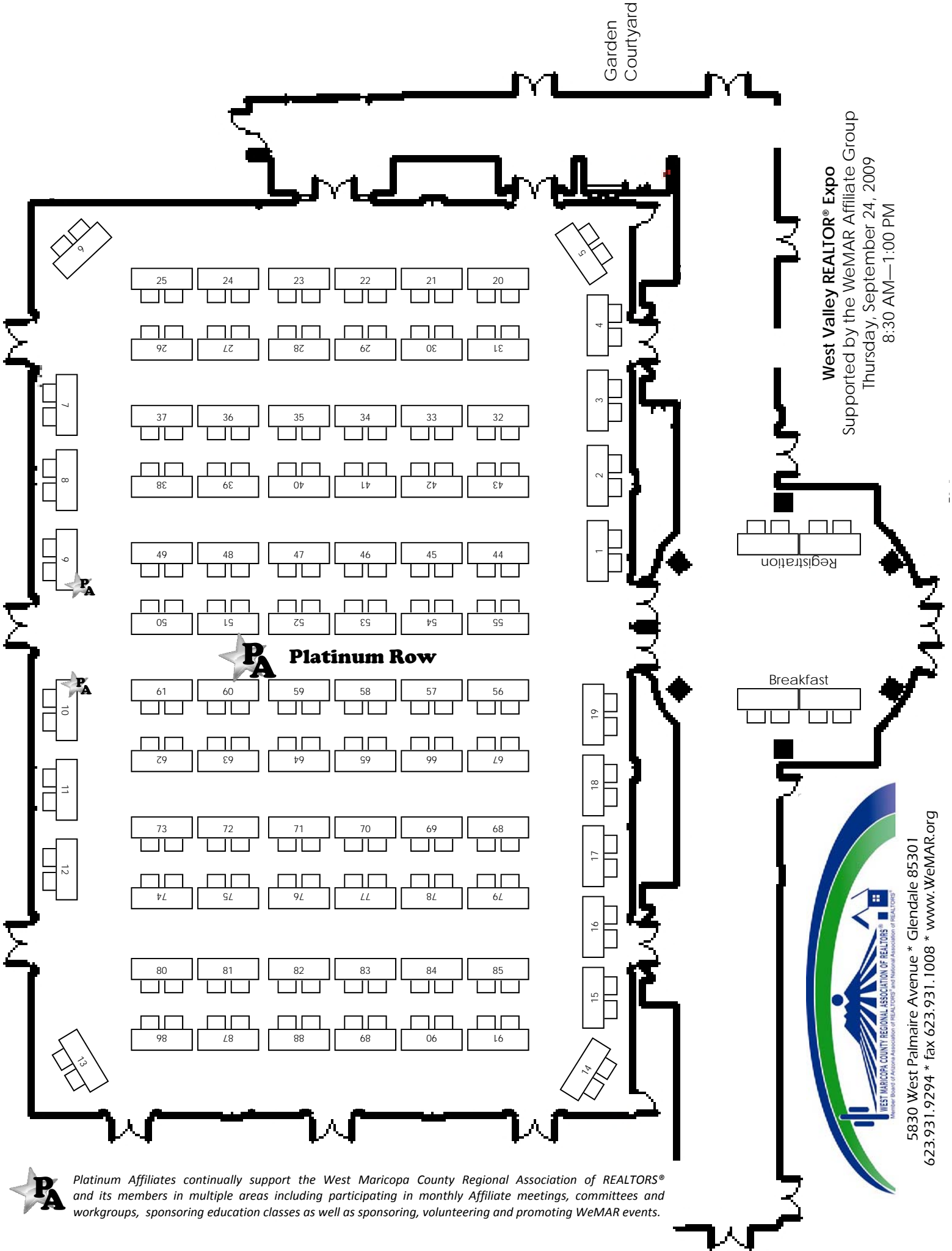
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West Valley REALTOR® Expo
Supported by the WeMAR Affiliate Group
Thursday, September 24, 2009
8:30 AM—1:00 PM



PA Platinum Row

Registration

Breakfast



5830 West Palmyre Avenue * Glendale 85301
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PA Platinum Affiliates continually support the West Maricopa County Regional Association of REALTORS® and its members in multiple areas including participating in monthly Affiliate meetings, committees and workgroups, sponsoring education classes as well as sponsoring, volunteering and promoting WeMAR events.

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- Demonstrate your purchasing power!
- Take priority position with seller!

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CONGRATULATIONS!

I'm pleased to tell you that you've achieved **PriorityBuyer** status and have obtained a full preapproval instead of a simple prequalification.

With this **PriorityBuyer** letter, you can fine tune your home search with confidence and demonstrate your purchasing power. Real estate agents and builders often give "priority" to **PriorityBuyers** as they help them select a home - and your purchase offer is more likely to take priority position with a seller. Before you know it, you'll be closing, packing, and moving!

Here are the details of your **PriorityBuyer** preapproval:

Loan Amount: \$ _____
Credit Approved On: _____
Credit Approval Expires On: _____

Floating Election option
 Price Range Protection

As a reminder, the market rate, or market rate range, for the product and terms you selected were what we used to preapprove you for this loan amount. Some people choose our Floating Election option when they apply. This means that if interest rates go down, they can sometimes be approved for a larger loan amount. But the opposite is also true - their preapproved loan amount might need to be modified to a lower amount if rates rise. Other people select Price Range Protection. This means that, as long as they satisfy all loan requirements and close within the protected time period, their preapproved loan amount is secure. I have indicated above which option you chose. There are a few things that could change the loan amount we preapproved you for. If, for example, something in your current financial status or application information changes, or material facts appear that weren't previously known, or if you decide to change your loan terms, we might need to modify the loan amount or withdraw the preapproval.

WHAT'S NEXT?
You need to find a home to close with. Contact your agent now to get your offer in. A preapproval is different from a loan commitment. It shows your lender that you qualify for a loan. It does not guarantee that you will receive a loan. The lender will still need to verify your information and complete the underwriting process. If you are approved for a loan, you will receive a loan commitment letter from the lender. If you are not approved for a loan, you will receive a denial letter. For more information, visit www.wellsfargo.com.



Watch for our consumer advertisements that state
"Buying or selling a home? Use an agent who is a REALTOR[®]."

A **PriorityBuyer[®]** preapproval is based on our preliminary review of credit information only. We will be able to offer a loan commitment upon verification of application information, satisfying all underwriting requirements and conditions, and providing an acceptable property, appraisal, and title report. This information is accurate as of date of printing and is subject to change without notice. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. ©2009 Wells Fargo Bank, N.A. All rights reserved.



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We can deploy our Patrol Officers, often reaching your property in advance of the police.

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Call Safeguard today at (480) 609-6200 to learn more.



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7th Annual



REALTORS®
Helping Seniors Day

It is time again to mark your calendars for **REALTORS® Helping Seniors Day** on Saturday, **October 24, 2009**. The WeMAR Senior Housing Needs Workgroup is asking you to help **Make a Difference** in the lives of seniors in Sun City, Sun City West and Youngtown.

Volunteer your time to help with minor home repairs, painting, landscaping, clean-up of homes, etc, and/or make a charitable contribution. Every dollar helps and is tax deductible.

Purchase your REALTORS® Helping Seniors T-shirts at your WeMAR REALTOR® Stores: \$7.00 plus tax—Proceeds benefit REALTORS® Helping Seniors Day.

Visit WeMAR.org for the Volunteer/Contribution Form, click on Activities, then October.

Help coordinate this yearly event. The Senior Housing Needs Workgroup meets every second Wednesday of the month at the WeMAR Sun City office at 3:00 PM. For more information, contact Lori Reeves, Membership Director and group liaison at 623.931.9294 or lreeves@wemar.org.

No-Bake Bake Sale

Save the calories, work, time, and effort... donate a minimum of \$5.00 to the REALTORS® Helping Seniors Day No-Bake Bake Sale. Although this effort to raise contributions has a light-hearted name, it is for a heart of gold event. The amount of money raised helps decide what and how much can be done for low-income seniors in Sun City, Sun City West and Youngtown. Your tax deductible donation through the No-Bake Bake Sale will make a difference for these West Valley seniors. You may mail or drop off your check at either of the WeMAR offices by October 1, 2009.

Make your tax deductible checks payable to Arizona Foundation for Housing and Community Outreach.

Office Locations:

5830 West Palmyra Avenue, Glendale 85301
10451 Palmeras Drive, 203N, Sun City 85373

You Can Make a Difference!

National Make a Difference Day
Saturday, October 24, 2009

Pay it Forward

volunteer your time
make a charitable donation

_____ I would like to volunteer my time

_____ I would like to make a
tax deductible contribution

in the amount of \$ _____

Please make checks payable to:
**Arizona Foundation for Housing
and Community Outreach**

Retain a copy of this form
and your canceled check for your records and receipt.
This senior project is a 501 3[c] and is tax deductible
Foundation Tax ID #86-0733138

*All work is performed by volunteer labor on
Saturday, October 24, 2009 for
"NATIONAL MAKE A DIFFERENCE DAY"
All members of WeMAR, REALTORS®
and Affiliates are welcome*

Name _____
Company _____
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Mail form & check to: WeMAR
5830 West Palmyra Avenue * Glendale, Arizona 85301
ATTN: Lori Reeves



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Registration & Expo 8:00—9:00 AM
Bernice Ross 9:00—12:00 PM



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Bernice Ross, Ph.D Author, Trainer, Speaker

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