



Understanding Transaction Financing (#201)

Class provided by AAR and the West Maricopa County Regional Association of REALTORS®

November 13-14, 2008

Students will:

- ❖ *In today's market, REALTORS® don't need to "be the lender" and understand the intricacies of qualifying rates, ratios, and formulas. Instead, today's REALTOR® should be able to explain the roles of lending institutions and different players in the lending process, describe some advantages and disadvantages of the available loan products on the market, and suggest some possible options to discuss with the lender.*

❖ **CALCULATOR REQUIRED**

Student Quotes:

"I leaned a lot of details about f and qualifying a buyer; also insight into lender differences."



Where: WeMAR's Sun City Classroom
10451 W. Palmeras #203-N
Sun City, Az. 85373

Time: 8:00 a.m. – 5:00 p.m. (registration begins at 7:30a.m.)

License Renewal Hours: 11-general/3-legal issues

Instructor: Nancy Seago

Payment: Must accompany registration form. **Fax credit card registrations to 623-974-3789.** At-door registrations will be accepted on a space available basis. \$20.00 fee charged on returned checks.

Cancellation: Fees will be refunded, less a \$20.00 service charge, if written notification is received one week prior to the class -- after that, no refunds will be given.

Questions regarding this class: Contact Melody Hoover at 623-931-9294.

Students have five years to complete the program from the date of their first class. Only REALTORS® and REALTOR ASSOCIATES® are eligible to hold the GRI designation. For additional information regarding the GRI requirements, contact AAR at 602-248-7787 or 1-800-426-7274.

Name: _____ Nickname: _____ NRDS# _____

Firm Name/ Mailing Address: _____

City, State, Zip Code: _____

Phone: _____ Cell: _____ e-Mail: _____

Name of local association: _____

Number of years in real estate: Less than 1 year 1-3 years 3-10 years over 10 years

I have a disability that requires special accommodations

Check here if you do not want to receive GRI course calendars/updates via e-mail

This is my last GRI class This is my first GRI class (\$25.00 application fee due)

Fees (circle all that apply)

\$100.00 (until 10/30/08)

\$120.00 (after 10/30/08)

\$25.00 (GRI application fee – 1st class only)

\$30.00 (GRI designee)

Amt. Paid: \$ _____

Method of Payment

Check (# _____) or Cash \$ _____

Credit card type: AMEX Discover MC VISA

CC# _____

Expiration Date: _____

Signature: _____

Send payment to: West Maricopa County Regional Association of REALTORS® 10451 W. Palmeras #203-N Sun City, Az. 85373 Attn: Melody Hoover FAX # 623-974-3789

The GRI designee is the best prepared and most knowledgeable Arizona real estate practitioner.