

**MCAR Affiliates Presents "Mortgage Round Table"**

**Date:** Wednesday, April 25, 2018

**Time:** 8:30 - 9:00AM - Continental Breakfast

**Round Table Starts Promptly at 9:00 AM** and will end at 12 noon approximately

**Location:** American Legion (MCAR shares parking lot)  
1428 Brunswick Ave, Trenton NJ 08648

***Learn from the Pros about all the changes in the mortgage industry***

**You Don't Want to Miss this Seminar!!!**

We've assembled an "All Star" panel of Association Affiliates to update you on the ever changing mortgage market. Learn about all the changes affecting the Mortgage Industry today. Each panelist will discuss a specific topic with a Q & A session.

**The Panel**

**Speaker: Debbie Maxwell from Mortgage Network Solutions**

**Topic:** Purchase/Rehab Products - Learn about Purchase/Rehab loans "FHA 203K" for Primary Residences & the Conventional Product "Homestyle Renovation", for both Primary Residence and Investment Properties. Excellent product for the fixer upper house, estate sales, short sales and bank-owned properties. Save transactions with home inspection or appraisal repair issues.

**Speaker: David Metzheiser from PNC**

**Topic:** Mortgage & Real Estate Taxation. I will share real life examples of how you can help your clients evaluate their real estate options in a way that's fully compliant with federal tax laws and regulations.

**Speaker: Randall Dieffenbach from Finance of America**

**Topic:** FNMA's and implementation of the UCDP report. This presentation will encompass the purpose behind this and how to best assist the agents in correctly pricing the property based on the fact that FNMA has a "cross country" database compiled with all the sale information and what needs to be done in order for the property appraisal to be acceptable to the agencies at the time of delivery.

**Speaker: Pinky Shah from Fairway Independent Mortgage**

**Topic:** FHA/VA/Conventional - Understanding the mortgage alphabet!

You'll discover differences and nuances between the main mortgage loan options: Conventional, FHA and VA. Be a resource for your clients so you can help them get their offers accepted and help ensure a smooth mortgage process and closing!

**Speaker: Shane Vergari from Wells Fargo**

**Topic:** Wells Fargo Home loans will walk you through their your First Mortgage product. This low down payment program will help you get more homebuyers into homes and provides a unique opportunity for eligible buyers to receive a \$750 closing credit after they complete an approved homebuyer education class and their down payment is between 3% and 5%. In Addition, we will help you navigate our Union, National Education Association, Corporate Affinity and Police and Fire Loans programs to help you win more customers!

**SEMINAR FEE \$ 10 per member and \$20 per non member**  
**Seating is limited (usually a sell out)**  
**Reservations are necessary**

Name \_\_\_\_\_ Cell \_\_\_\_\_

Office Name \_\_\_\_\_

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