

HAFA, The Complete Course!

US Treasury, Fannie Mae & Freddie Mac Programs

The government's Home Affordable Foreclosure Alternatives program, HAFA, now INCLUDES Fannie Mae and Freddie Mac.

This makes a high percentage of owner occupied short-sale properties available for pre-approval and faster closings, but there are **significant differences** between the 3 programs.

UNDER HAFA:

- Short sales can be **pre-approved within 30 days**
- Purchase contract **approval within 14 days**
- Sellers must be **released of all liability**
- Sellers receive **\$3,000 in relocation expenses**
- **Listing the home is required**

You'll learn:

- Seller & loan **eligibility requirements**
- How to **qualify your seller**
- **Commission policies**
- The HAFA **required time-lines**
- **Incentives** for sellers, servicers, investors and subordinate lien holders
- **Required contract language** for listings and purchase agreements

You'll receive:

- All three directives from Fannie, Freddie & Treasury (print & electronic)
- All **required forms**
- **Step by step workflow procedures for:**
 - Listing homes
 - Submitting contracts on pre-approved sales

Class Location:
 Bullhead City / Mohave Valley
 Association of REALTORS®
 841 Hancock Rd
 Bullhead City, AZ 86442

Tuesday, August 24 2010
 9am-3:50pm
Lunch will be provided by Pioneer Title!

Tuition: ~~\$99~~
Special Discounted Rate: \$79
 3 hours Contract Law & 3 hours RE Legal Issues credit
Credit provided by Hogan School of Real Estate Inc.

Taught by: Curtis Hall ABR, CRS, SRS, GREEN, Associate Broker



Curtis Hall co-authored the ABR® course in 1993 and is a full-time real estate practitioner in Phoenix, Arizona. He has sat on more than twelve local REALTOR® Association and NAR committees and was awarded REALTOR® of the Year by his local Association. As a participant on several Professional Standards committees and with his expertise in all aspects of risk management, Curtis is called upon frequently by the legal community as an expert witness.

B of A has added 1,000 employees to ramp up short sales. Now that Fannie & Freddie are on board HAFA starting August 1st, you need to get on board the HAFA train too!

Mail, Fax or Email your reservation NOW! Limited seating available.

MAIL: Bullhead City/Mohave Valley Association of REALTORS® 841 Hancock Rd, Bullhead City, AZ 86442 • FAX: (888)421-4667 • EMAIL: terri@bullheadrealtors.com

NAME: _____ PHONE NUMBER: _____

BILLING ADDRESS: _____

EMAIL: _____

COMPANY NAME: _____

CREDIT CARD #: (Visa or MC only) _____ EXP DATE: _____ CREDIT ID#: _____

SIGNATURE: _____

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