



GRI-403 Financing For Every Buyer (a must take)

NEW Financing updates & information & techniques using available resources; includes predatory lending.

GRI-404 New Home Construction (a must take)

Sales, energy efficiency, GREEN, marketing, working with builders, concepts and avoid pitfalls

May 6 - 7, 2010

Early Bird deadline April 22 - 23, 2010
Each Class is \$89.00 each

Both classes are MREC Approved for 6 hours Elective CE Credit. Sponsored by the Missouri Association of REALTORS®

GRI-403: The focus of this module is to equip the participants with current information related to one of the most critical elements in the home purchase and sale transaction: financing. Options and procedures will be explored for the purchase and sale of the single family residence. This knowledge will increase their ability to assist both buyers and sellers in the residential marketplace. This module is designed to:

1. Strengthen participants' working knowledge of financing fundamentals (Conventional, FHA, VA, ARMs and current innovative financing techniques).
2. Develop participants' ability to evaluate financing techniques with the principles' goals in mind.
3. Encourage participants' development of appropriate risk management procedures in their business. This includes an overview of RESPA and Truth in Lending/Reg Z.
4. Enhance participants' understanding of predatory lending practices, loan fraud, and the main causes of foreclosure as well as possible intervention opportunities.

Instructor: Chandra Hall, ABR, CRS, GRI, SRS

GRI-404: This course offers a practical knowledge of architectural design, house construction, terms – energy efficiency, GREEN, new home sales / re-sales, site orientation, quality construction, and avoid pitfalls. Students will be able to recognize why builders need REALTORS®, the most effective methods for prospecting builders, and how to understand today's new home buyers. Builders need REALTORS® for their marketing expertise and this course will help REALTORS® to better fill that need.

Instructor: Gee Dunsten, CRS, GRI

Register online at www.missourirealtor.org/education

- Or -

Make check payable to:

Missouri Association of REALTORS®
2601 Bernadette Place, Columbia, MO 65203
P.O. Box 1327, Columbia, MO 65205
800-403-0101 Phone, 573-445-7865 Fax

Class Location:

Kansas City Regional Association of REALTORS® classroom
11150 Overbrook Road, Suite 100, Leawood, KS 66211

Sign in Begins at 8:00 AM; Class is 8:30 AM – 5:00 PM

GRI-403	GRI-404
---------	---------

Name: _____ Nickname (for tent card): _____

Tel: (_____) _____ Fax: (_____) _____

Email address: _____

Home street address: _____

City: _____ State: _____ Zip: _____

License type (circle one): SAL BRK BRS BRO BRA BRP

License No.: _____ (Not Social Security Number)

TUITION: I have already earned my GRI. (GRI grads may register at 1/2 prevailing tuition rate on a space available basis.)
 \$89 EARLY BIRD (14 days in advance) \$99 REGULAR \$120 NON- REALTOR®

PAYMENT: check enclosed charge to (circle one*): Visa MasterCard Discover

No: _____ Exp. date: _____

Signature: _____

If you have a disability requiring special accommodations, please explain: _____

MAR Cancellation Policy: Thirty (30) days in advance, 100% refund; fourteen (14) days in advance, 50% refund; Less than fourteen (14) days in advance, NO refund.

