Friday Oct 5th, 2012 12:00 Noon - 3:00 P.M.



**Contra Costa Association of REALTORS**<sup>®</sup> 1870 Olympic Blvd. Walnut Creek, CA. CCAR Conference Room

# Reverse Mortgage Purchase Program



# Get the Facts!

Information every REALTOR® should know about reverse mortgages

## FREE C.E. seminar for CCAR-members

(Course cost through REALTOR® University online is \$29.99) Others: \$10.00

### HURRY...LIMITED SEATING!

RSVP REQUIRED CCARmembers register at www.CCARTODAY.COM

Sponsored by Security One Lending

#### ABOUT THE INSTRUCTOR:

Richard SanVicente, American CE Institute, LLC Mr. SanVicente entered the mortgage industry in 1979 and has worked for Security One Lending, Bank of America, Security Pacific National Bank, Financial Freedom in Reverse Mortgages. He is on the Board for the Tri-Valley Estate Planners Council and has been appointed to the Advisory Council of Contra Costa County Aging and Adult Services. You can increase your sales and listings when you offer homebuyers, over the age of 62 a Reverse Mortgage for Home Purchase.

This innovative mortgage does not require a monthly mortgage payment.\*

*Imagine good* credit not always being criteria for your buyer! *Imagine* being qualified to offer this unique product to homebuyers!

Upon completion of this course, REALTORS® will be able to:

- Offer this unique product to homebuyers age 62 and over
- · Separate the myths from the reality
- · Qualify your prospects for this loan
- · Explain and understand the monetary investment required
- Explain and understand the built-in FHA safeguards
- Explore the ethical and moral implications of offering or not offering this product

**DISCLAIMER:** Contra Costa Association of REALTORS presents this program for information purposes and not as an indication of corporate endorsement, and does not warrant or guarantee the information presented. Borrower must maintain new property in habitable condition as primary residence and remain current on property taxes and insurance.

Brought to you by CCAR's Professional Development Committee

DBPR Course # 0012489