

2 CE CREDITS

FEBRUARY 16, 2012

10:00 - 12:00  
&  
1:00 - 2:00

TAUGHT BY  
DAVID MARSH



OPERATIONS MANAGER  
FOR A NATIONALLY  
APPROVED USDA LENDER.  
HIS EXPERIENCE IN USDA  
LOANS SPANS 14 YEARS  
IN 23 STATES.

NML# 157675



PLEASE REGISTER AT  
MONA\_BELLANTONIO@MSN.COM



SPONSORED BY CANON SIGNATURE MORTGAGE

## USDA HOME LOANS

RURAL AREAS, SUBURBS, AND MUNICIPALITIES OF LOWER POPULATION

### LEARN ABOUT THE BENEFITS OF USDA LOANS

- NO FIRST-TIME HOME BUYER REQUIREMENT
- NO DOWN PAYMENT REQUIREMENT
- FINANCED SETTLEMENT COSTS
- LOW MONTHLY MORTGAGE INSURANCE PAYMENTS
- NO LOAN LIMITS
- NO RESERVE REQUIREMENTS
- FLEXIBLE CREDIT CRITERIA
- MANUAL AND AUTOMATED (GUS) UNDERWRITING
- ROLL IN OF LOAN COSTS, APPLIANCES, OR REPAIRS  
REPAIR ESCROW ACCOUNTS FOR POST-CLOSING REPAIRS
- NO LIMIT ON SELLER CONCESSIONS
- NO PROPERTY SEASONING REQUIREMENT
- NO RECAPTURE UPON THE SALE OF PROPERTY
- NO MORE THERMAL STANDARDS – ELIMINATED IN 2008
- AND MUCH MORE!

BROUGHT TO YOU BY

CHAFFEE COUNTY BOARD OF REALTORS

145 SABETA AVENUE  
PONCHA SPRINGS, CO 81242