



**Residential Mortgage Lending  
for Realtors®**



Approved by Arizona Department of Real Estate for 3 Hours CE Credit

This class **WILL NOT** train you to be a Mortgage Loan Originator or Processor!  
But...it **WILL** help you make more money by having fewer deals all through.

**Presented by:**

**Joe T. Stroud, Jr., President**  
**E. F. Edwards Financial, Inc.**  
*Mortgage Services*



**Free lunch and learn!!!**

Sponsored by Fidelity National Title and  
Fidelity National Home Warranty!

RSVP Lisa Burns – [LiBurns@comcast.net](mailto:LiBurns@comcast.net) or 520-609-4999

**After three exciting, fun-filled, informative hours, you will:**

- ✓ Understand *The Real Estate Mortgage Process*
- ✓ Understand The Differences Between The Many Sources Of Mortgage Loans
- ✓ Be Able To Explain It To Your Clients
- ✓ Help Your Client Prepare For Meeting With The **Loan Originator**
- ✓ Understand How Your Client Will Be Qualified For A Loan
- ✓ Understand How Your Property Will Be Qualified For A Loan
- ✓ Be Familiar With The Mortgage Products *Still Available*
- ✓ Know Why Different Buyers Get Different Interest Rates and Fees For "The Same Loan"
- ✓ Recognize the Signs That Your Transaction Is In 
- ✓ Anticipate Why Your Closing May Be Delayed
- ✓ Know The Trends For The Future In Real Estate Mortgage Lending
- ✓ Know How To Keep Your Client (And Yourself) Out Of Jail



**Join us Wednesday, August 4th at 12:00 PM in the  
Fidelity National Title Agency Classroom at  
6640 N Oracle Rd # 120, Tucson, AZ, 85704**