



## Gina Lemelin Class Schedule

Register At [www.AmericanREU.net/classes](http://www.AmericanREU.net/classes)

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### Buying A Home After Bankruptcy! Course

Many Americans have struggled in recent years. Unemployment, predatory lending practices and the collapse of the housing market have left millions with no option but to file for bankruptcy protection. Cut through the red tape and avoid the road blocks to help your client navigate the process to a successful closing.



*When*

Tue Jan 27 10:00am to 01:00pm



*Where*

Fayette County Board of REALTORS®  
101 Devant St, STE 706 - Fayetteville, GA

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### Home Finance Resource Certification (HFR)

The Home Finance Resource Certification course is designed to teach REALTORS® how to explain key pieces of the loan origination process to clients and confidently answer questions about mortgage options.

With the skills you learn by earning this certification, you will be equipped to provide guidance on navigating mortgage applications and alternative financing options for all types of buyers. Other benefits include:

- Access to the HFR logo
- Personalized certificate
- Marketing materials
- Credit toward the ABR® designation



*When*

Thu May 7 09:00am to 04:00pm



*Where*

Fayette County Board of REALTORS®  
101 Devant St, STE 706 - Fayetteville, GA

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### Deal Killers

Take a peek behind the scenes of the various components of the mortgage process and what can potentially kill deals. Learn how we, as real estate professionals, can prevent these issues from the beginning. Understand how to educate the consumer/buyer/seller on how to avoid and/or overcome various credit policies, regulations, and laws. You will better understand fraud identification, predatory lending, and fair housing laws as well as where to report to the authorities.

- Are you aware of the recent guideline changes as they relate to COVID-19?
- Do you know how much in closing costs the seller can pay for certain mortgage structures?
- Do you know all the mortgage structures available for “outside of the box” scenarios?
- Do you know the “Buying Personalities” of homebuyers in today’s market?
- Do you know how to reach these “Buying Personalities” in your marketing efforts?

Not only do you NEED to know this information; but you must be able to communicate this information to prospective buyers/sellers. This is imperative for you to survive the upcoming market.



*When*

Tue Jul 14 10:00am to 01:00pm



*Where*

Fayette County Board of REALTORS®

101 Devant St, STE 706 - Fayetteville, GA

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