



## Gina Lemelin Class Schedule

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### 20Hr NMLS National Mortgage Licensing Course

Looking for a competitive edge in the expanding Mortgage Loan Originator (MLO) industry? Our national mortgage lending program, approved by the National Mortgage Licensing System (NMLSO), provides the mortgage licensing course and exam preparation tools to ensure you meet NMLS MLO licensing requirements.

The Mortgage Loan Originator Pre-license SAFE course satisfies the requirements set forth by the Secure and Fair Enforcement Mortgage Licensing Act for a comprehensive 20-hour precursing course for mortgage loan originators.

This course covers topics required by the SAFE Act: Federal lending legislation (3 hrs), ethics (3 hrs), and nontraditional mortgage products (2 hrs). Also included are 12 hours of electives on key concepts, including financial disclosure, privacy protection, consumer I.D., and predatory lending protection laws; government loan programs; the SAFE Act; financial calculations; conventional loans and financing; loan processes, products, and finance instruments; and the Uniform State Test.



*When*

Tue Jul 15 10:30am to 06:00pm



*Where*

Zoom LIVE Meeting

- Zoom LIVE Meeting,



### Renovation Lending

Tired of skipping those hard-to-sell listings like other agents in your area and losing out on deals? What would you say if you had the tools to help sell the vision of the perfect home to your buyers? That's the idea behind this course. Learn how the FHA, 203K, and other renovation loan options can help you sell more real estate. Get buyers additional monies for repairs, upgrades, and other home improvements...all based on the future value of the property. Join us to learn more!



*When*

Tue Jul 29 01:00pm to 04:00pm



*Where*

Fayette County Board of REALTORS®

101 Devant St, STE 706 - Fayetteville, GA



### BLUEPRINTS : New Construction Buyer's Agency

New construction is on the Rise!

Lay out the plans for success working with buyers in new construction. This course will show you how to effectively represent buyers in new construction sales.

Agents will understand the construction timelines, the offer and negotiation process and how to smoothly get your buyer across the finish line and into their new home!



*When*

Tue Aug 5 11:00am to 02:00pm



*Where*

The Preserves at Agricultural Village Model

204 Agriculture Lane - Perry, GA



## Basic Understanding of FHA's 203 Streamline and Energy Efficient Mortgage

Attract more buyers and solve inspection items for your older homes!

Millennials now make up the largest proportion of home buyers, and they have made one thing abundantly clear—they want energy-efficient homes! In fact, many young buyers are willing to pay more for an energy-efficient home over a lower-priced home that's not energy efficient.

With an Energy Efficient Mortgage, homebuyers can roll up the cost of certain energy-saving improvements into their mortgage.

This strategy can save the home buyer substantial money in utilities. In addition, it can help you present viable options to the buyer for repairs that show up on the home inspection. Energy-efficient loan strategies are definitely a tool you want to have in your tool belt, but you must know how to build your team so you can talk about them! This class will help you!



*When*

Thu Dec 11 01:00pm to 04:00pm



*Where*

Fayette County Board of REALTORS®

101 Devant St, STE 706 - Fayetteville, GA

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