

HAFAs is Changing the Short Sale!

Are You A Certified HAFAs Specialist?



Master the most important SHORT SALE program in the nation!

HAFAs is the first program to set nationwide standards on Short Sale process, timelines and documents. HAFAs also creates significant financial incentives for Borrowers (Sellers), Servicers, and Investors to drive growth in Short Sale transactions! Learn all about HAFAs and grow your Short Sale business significantly in 2010, 2011, and 2012.

Register to become a Certified HAFAs Specialist TODAY!

Home Affordable Foreclosure Alternatives (HAFAs): Real Estate Professional Education and Certification Program

How you will benefit from taking this course:

- **New!** Training will include just released Fannie/Freddie HAFAs guidelines.
- Learn what HAFAs is and who it affects.
- Understand how it works with the Home Affordable Modification Program (HAMP).
- Learn how a HAFAs transaction works.
- Understand the responsibilities of Sellers (Distressed Borrowers), Real Estate Professionals, and Servicers under HAFAs.
- Program effective through December 31, 2012.

This course includes HAFAs updates released on March 26, 2010 by the Treasury Department.

To obtain your HAFAs Specialist Certification, you must complete the four hour live lecture course and successfully pass the exam online.

Register for the Live Course Now!

Course Instructor: Ginni Field

Date: Tuesday, September 21, 2010

Time: Check-In 8:30 a.m. / Seminar 9:00 a.m. to 1:00 p.m.

Location: California Desert Association of REALTORS®
44475 Monterey Avenue, Palm Desert, CA 92260

Cost: \$104.00 C.D.A.R. Members / \$109.00 Non-Members

Payment Confirms Registration: Call Joy at (760) 346-5637

E-Mail joy@cdaronline.com

BREAKFAST PROVIDED BY: Penny Olender of Property I.D. and Bryan Ozur of American Home Shield



Can't attend this class? Visit www.hafacert.com to take the course online.

