

# SHORT SALES SEMINAR

## LUNCH AND LEARN

If you aren't doing short sales, you are missing the most lucrative niche in the current real estate market. Embrace this opportunity and make 2010 the best year ever!

Learn about New Legislation coming in April for short sales!

**PLUS:**

Get a chance to win a FREE Short Sale Software Package valued at \$1500!

- Learn about the new HAFA program
- Learn how to use HAFA to get new business
- Learn how to process short sales effectively
- How to handle second mortgages
- Tricks on submitting the perfect file
- Learn how to use a loss analysis to increase offer effectiveness
- Learn how to get the loan to a negotiator
- Learn how to prequalify someone properly and set up the proper budget

**LUNCH PROVIDED BY:**

**PENNY OLENDER OF  
PROPERTY I.D.**



**DATE:** Friday, March 19, 2010

**LUNCH:** 11:30 a.m.

**SEMINAR:** 12:00 p.m. - 1:30 p.m.

**LOCATION:**

California Desert Association of REALTORS®  
44475 Monterey Avenue, Palm Desert

**COST:** \$5.00

**RESERVE YOUR SPACE:**

Call 760-346-5637 or E-mail [joy@cdaronline.com](mailto:joy@cdaronline.com)

**About The Instructor: Jason Baker**

- Certified National Trainer of United Mortgage Modification Association of America (UMMAA)
- Trainer for MMCA (Mortgage Modification Counselors of America)
- Involved in over 1000 mortgage loans/modifications since 1999
- Owner of a processing company called CTC doing modifications and short sale processing all day every day.
- Developer of Short Sale Success™ Software
- DRE Certified Loan Modification Trainer