

The Savannah Board of REALTORS® Presents....

# Short Sale Dynamics for 2012



## THIS SIX HOUR COURSE PROVIDES AN OVERVIEW OF:

- WHAT CONTRIBUTES TO A SHORT SALE SUCCESS STORY... TODAY
- DISCOUNTING THE SHORT SALE AND OVERCOMING APPRAISAL ISSUES
- FINANCING THE "AS IS" SHORT SALE
- NEW RULES, LAWS AND REGULATIONS YOU MUST KNOW IN A SHORT SALE TRANSACTION
- NEGOTIATING THE SHORT SALE – THE DOS AND DON'TS – STAY WITHIN THE LAW!
- OTHER FORECLOSURE PREVENTION OPTIONS

Instructed by Cathy McDaniel, REO, RETS  
With Guest Speakers from FHA, DCA and  
Rod Carnes, Deputy Commissioner for Non-Depository  
Financial Institutions

## Department of Banking & Finance

6 c/e hours, sponsored by the  
Savannah Board of REALTORS® and  
Cathy McDaniel

A lot has happened in the housing market since the spring 2008. Investors backing loans have lost some \$350 billion over the last five years and have come to realize quick short sale approvals would reduce losses substantially and over time, enhance gains. Lenders only recover roughly 65 cents on the dollar in short sale.

The outlook for 2012 performance is strong and Short Sales will be a contributing factor.

Difference sources offer varying information. Unfortunately, the information available on short sales isn't always consistent or accurate. Oftentimes, information about the rules, guidelines in one state is not applicable to homeowners in another.

Today the Savannah Board of REALTOR®, Cathy McDaniel, 2008 Georgia Real Estate Educator of the Year, The Georgia Department of Banking and Finance, FHA (Federal Housing Administration, DCA (Georgia Department of Community brings the truth, solutions, and resources to the classroom!

### Details

Monday, July 16, 2012  
Registration: 8:30am  
Class: 9:00am- 4:00pm  
Lunch: 12:00 pm – 1:00 pm  
The Savannah Board of  
REALTORS®  
7015 Hodgson Memorial Drive  
Savannah, GA 31401  
*6 c/e hour credits*

### Class Fees

#### SABOR Members

\$25 includes registration for class, continental breakfast and lunch.

#### Non-Members

\$35 includes registration for class, continental breakfast and lunch.

### To Register

#### REGISTER ONLINE

[www.savannahboardofrealtors.com](http://www.savannahboardofrealtors.com) or

Complete the bottom portion of this flyer and mail w/ check made payable to SABOR to:  
Savannah Board of REALTORS®, Attn: Chrissy  
7015 Hodgson Memorial Drive  
Savannah, GA 31406

YOU MUST BE ON TIME & PRESENT THE ENTIRE SESSION TO RECEIVE CREDIT  
YOU MUST SUPPLY PAYMENT AT THE TIME OF REGISTRATION  
TO BE CONSIDERED REGISTERED-----NO REFUNDS ARE GIVEN, NO EXCEPTIONS!

Short Sale Dynamics 2012 | July 16, 2012 | 9:00 a.m. – 4:00 p.m.

Name \_\_\_\_\_  
Company Name: \_\_\_\_\_  
Board Name: \_\_\_\_\_

License Number: \_\_\_\_\_  
E-mail Address: \_\_\_\_\_  
Phone: \_\_\_\_\_