

"Loan-a-palooza" **FREE Loan Seminar**

...All You Need To Know About Home Loans, Whether You're Buying or Refinancing



Rates Are The Lowest In 40 Years!

Saturday, July 31st, 2010 *1-3pm • University City UTC Mall

Looking for a mortgage for a home purchase or refinance? With rates the lowest in a generation, you couldn't pick a better time.

***12:45 pm Sign-In**

Choosing the right loan isn't easy. You have so many options: Conventional, VA, FHA, conforming, jumbo, fixed, hybrid, etc. And how do you know you'll even get what's promised? Now you can hear four major lenders tell all you need to know about home loans. Bring your questions—you'll get answers!

When you attend, you'll discover:

- What's the ideal loan for you: conventional, VA, FHA...or is there a special loan program for your needs?
- *How to compare loans so you know you're getting the best rate & terms...and not getting ripped off!*
- Why are FHA loans the hottest loan right now?
- *The magic formula: when it makes sense to refinance*
- VA loans: Do you qualify? What's the downside? Upside?
- *Discover some great first-time homebuyer loan programs*
- What NOT to do before and during your loan approval process!
- *True/False: Multiple lenders running your credit hurts your FICO*
- What's a "renovation loan"? Can you use it to buy a fixer-upper?
- *When you can get a gift for a down payment...& when you can't*
- How FICO scores impact loan type, rate, fees, & required down
- *Are there zero cost, zero point loans? No-documentation loans?*
- Why the new HVCC appraisal law may kill your loan and home purchase...and what you can do about it.
- *Adjustable loans...good idea or a disaster waiting to happen?*

You'll Hear From:

- *Bank of America - Ed Woolery*
- *Prospect Mortgage - Eric Cross*
- *Rancho Financial - Robert Geiler*
- *Wells Fargo - Richard Suviate*

**Complimentary Snacks & Drinks
*FREE DRAWING Dinner for Two***

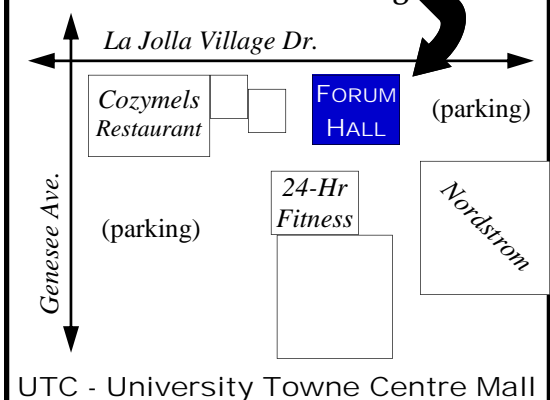
Tell a Friend! Bring a Friend!

TO REGISTER:

GaryKentSeminars.com

Or Call (858)457-KENT

Over Wells Fargo, near Nordstrom & 24-Hour Fitness. Free Parking!



GARY KENT
ALL-TIME #1
FOR RE/MAX IN
SAN DIEGO COUNTY

- How long a bankruptcy affects your credit
- *Raise your credit for a better home loan?*
- How to qualify for a higher loan amount
- *What makes up your FICO Score?*
- Should you pay loan points?
- *What's a hybrid loan?*

Agents, Lenders pay \$1000 attendance fee

www.GaryKent.com