

**November 14, 2017**  
**Community Room- North American State Bank**  
**2800 1 Street S-Willmar**

**8:00-12:00 pm** FHA and VA Today

FHA and VA home loans offer affordable financing for home buyers. Their impact has grown during recent years, so it becomes ever more important that real estate professionals, including appraisers and real estate agents, understand appraisal requirements and expectations. This seminar covers basic information about FHA and VA home loan processes and resources. This course has been approved by the Minnesota Commissioner of Commerce for 4 hours each for **appraisal and real estate** continuing education.

**1:00-5:00 pm** Can We Talk? Communication between Appraisers, Lenders, and Real Estate

This seminar is designed to refresh and expand on the expertise of a real property appraiser, when communicating with agents, sellers, buyer and lenders during the course of an appraisal assignment. In addition, the agent and lender perspectives are also presented. Materials covered come from USPAP, the NAR Code of Ethics (which covers most appraisers, as well as agents), HUD, VA, Fannie Mae and Freddie Mac. Appraiser independence requirements are emphasized, as is the need for collaborative communication, as professionals. This course has been approved by the Minnesota Commissioner of Commerce for 4 hours each for **appraisal and real estate** continuing education.

<p>Name</p> <hr/> <p>Company</p> <hr/> <p>City</p> <hr/> <p>Email</p> <hr/> <p>License #</p> <hr/>	<p style="text-align: center;">November 14, 2017</p> <p>I will attend:</p> <p style="text-align: center;">_____ All Day \$75 WCAR Member  \$85 Non Member</p> <p style="text-align: center;">_____ FHA &amp; VA \$40 WCAR Member  \$45 Non Member</p> <p style="text-align: center;">_____ Can We Talk \$40 WCAR Member  \$45 Non Member</p> <p style="text-align: center;"><b>Payment Required with registration</b></p> <p style="text-align: center; margin-top: 20px;">No Refunds Given</p>
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