

Lunch & Learn

Raising the Bar on our

Industry's Professionalism

Panel of Speakers



Barb Simmons – Broker

- Being a self-employed business owner, not “just an agent”
- Professionally write and present an offer
- Reasons your offers DON'T get accepted



Cliff Beckwith- Agent

- Time management for self-employed
- Communicating Effectively
- Showing Homes



Ken Yoder – Lender

Understanding the lending process

- Difference between Prequalification and Pre-Approval
- What you should be looking for in the Pre-Approval Letter (Assets, Ratios, FICOs, D/U)
- Ten Commandments of Lending



Michael Spalding – Escrow
Escrow ABC's

- Communication (Escrow ABC's)
- Expectations
- Status, closing, the known!

Tuesday, September 19, 2017



Lunch Sponsored by:
Dawn Zirbel



First American
Home Warranty™

Location:

GAVAR Office
1112 West Ave M4
Palmdale, CA 93551

Time:

10:45 a.m.- check in
11:00 a.m.- 11:30 a.m.- Lunch
11:30 a.m.- 1:00 p.m.- Class

Cost:

\$5.00- REALTOR Members
\$10.00- Non-REALTOR Members/ Assistants
No Refunds

Registration:

Go to www.gavar.org > Pay online or come to the Association Office.

*Last day to register is:

Monday, September 18, 2017 by 5:00 p.m.

*Space is limited

****Out of respect for the speakers & attendees, please do not arrive later than 10 minutes after the class has started. You will not be allowed admission.**