

Date: February 17, 2009

Subject: Lender/Broker/Realtor Training in Coeur d'Alene – February 17, 2009

IdaMortgage brought to you by Idaho Housing and Finance Association (IHFA) is hosting a session on "A Basic Overview of IdaMortgage Programs" including Advantage loan product updates in Coeur d'Alene on February 17, 2009. Whether you are currently participating in an IdaMortgage loan program, or are interested in learning more about our programs, you won't want to miss this training session!

Cindy Bengal of IHFA's Homeownership Lending Department will conduct this training. She will be presenting a basic overview of the IdaMortgage loan program, including information on *Advantage* 30- and 40-year loan products. Features of these products include:

- Higher income limits
- No sales price limits
- No first-time homebuyer requirement
- No recapture provision
- Not a bond program, no regulatory documents required
- Fannie Mae desktop underwriter approval needed under My Community Mortgage or Flex programs
- May be used for purchase or refinance

Other items discussed will be *recent changes to* our 2nd mortgage down payment and closing cost assistance program, *Good Credit Rewards*, as well as other excellent programs to combine with IdaMortgage loan programs. Broker training will also be given on the use of the new software system.

Continuing education credits are available for lenders and mortgage brokers through the Department of Finance. Participants completing the training will receive one credit for every class hour. These sessions are offered several times throughout the year. If you have already attended, you are welcome to come back for a refresher, but credits are only available to those completing the training for the first time.

Trainings will be held:

Date: February 17, 2009
Time: 9:00 am to 11:30 am
Place: The Coeur d'Alene Resort
Castle Bay Room
115 S. 2nd St.
Coeur d'Alene, ID

To RSVP for these sessions, please send the following information to Lynn at lynnt@ihfa.org. All information must be included to receive proper CE Credits:

List of names of all attendees
Company name
Mailing address and zip code
Phone number
Session you'd like to attend
License Number (For and lenders and mortgage brokers needing CE credits)

For additional classes offered throughout the year, please [click here](#). If you have any questions, contact Lynn at 208-331-4735. Space is limited; please reserve your spot today!