

Date: March 24, 2009

Subject: Lender/Broker/REALTOR Training – April 15 and April 16, 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 Boise on April 15 and April 16, 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

Cindy will also discuss 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. REALTORS® are NOT eligible for continuing education credits through the Real Estate Commission. The Real Estate Commission requires three hours for realtor credit.

Trainings will be held:

Date: April 15, 2009
Time: 9:00 am to 11:30 am
Place: Amerital Inn
1440 Bench Road
Pocatello, Idaho 83201

Date: April 16, 2009
Time: 9:00 am to 11:30 am
Place: 2501 S. 25th East
Idaho Falls (Ammon), Idaho 83406

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!