



**APPROVED FOR 9 HOURS OF WV  
CONTINUING EDUCATION**  
**October 4th 9:00 – 5:00 and October 5th, 9:00 – 12:00**  
**EPBR Board Office, Martinsburg, WV**

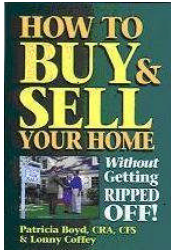
**REAL FINANCE:**

**A Consumer Advocate Approach to Real Estate & Mortgages**

Presented by Patricia Boyd, author of the Real Finance Seminar and a book for consumers called, "How to Buy & Sell Your Home without Getting Ripped Off!" Available as a Live 1.5 day seminar, Live Webinar or Self-Study DVD Program.

**Learn:**

- How to Market with Finance & Reduce Marketing Time for Listings
- How to Use FHA Loans to Increase Closings
- How to Protect Clients from Predatory Business Practices
- How to Educate Consumers on the 5 C's of Underwriting
- How to Build a RFS Power Team for Successful Closings
- How to Successfully Track Your Loans to Closing
- How to Use the Qualifier Plus IIIx Calculator



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**Prospecting, Marketing and Finance all in one seminar!**

<b>Quantity</b>	<b>Sponsored</b>	
_____	<b>Price*</b>	<b>Retail</b>
_____ <b>RFS Kit</b>	<b>\$149 w/o calculator</b>	
<b>(Calculator Kit retailed at \$79 Included)</b>	<b>\$199</b>	<b>\$249</b>
<small>*With 50+ students</small>		



**FAX Order Form to: 678-317-9040**

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**Location:** Eastern Panhandle Board of REALTORS® **Date:** October 4, 2010 **Time:** 9:00 -5:00  
 408 Randolph St **Date:** October 5, 2010 **Time:** 9:00 -12:00  
 Martinsburg, WV 25401

**REGISTRATION BEGINS AT 8:15 A.M. CONTINENTAL BREAKFAST AND LUNCH WILL BE PROVIDED**  
**For More Information Call 217-520-1184 or Email [BoydRFS@gmail.com](mailto:BoydRFS@gmail.com)**