

MORTGAGE 101

ST. AUGUSTINE & ST. JOHNS COUNTY BOARD OF REALTORS®

1789 Lakeside Avenue *St. Augustine, FL. 32084

Phone: 904-829-8738 *Fax: 904-823-9512

THURSDAY

APRIL 13 – 10:00 am-Noon

***What it takes to get your customers to
the closing table and what can
kill the deal!***

Pre-Qual vs Pre-Approval

Credit Requirements / Credit Scores

Debt to Income /Self Employed borrowers

Appraisal

Inspections

Interest Rates???



What's this about Cash?

Loan Products / Eligibility /Down Payments

Risk Factors/Overlays

Presenter: Penny James

NMLS 332892 FL License 11100

Bring your questions! We'll get to those too!

To register for this class please call 904-829-8738

or email education@stjohnsrealtors.org.

