

The FAMB School and the Foundation Offer FREE registration to all Professional, Originator and Affiliate Members! Supporter members receive 50% discount off of non-member prices!

## The Central Chapter Presents

January 10, 2006

### Construction to Permanent Financing – Four (4) CE Credits

1:00 p.m. - 5:00 p.m.

This presentation will acquaint attendees with the basics of construction lending, structuring the transaction and origination procedures. Learn the differences for qualifying the borrower. Review the appraisal requirements. The course also covers the underwriting of the loan, the disbursement schedule and the broker's responsibility. Terms to be discussed: Closed end construction loans, open end construction, end loan options and commercial construction financing. Open up new sources of income for you and your firm.

### Free to the first 50 guests

**ATTENTION MEMBERS:** Register a guest to this education seminar. Your guest will attend free thanks to Central Florida's Partnership with the FAMB Education Foundation

**Member:** Fax in your registration and fill out the bottom portion with your guest's information.

**Where:** Bahia Shrine Temple  
2300 pembrook Dr., Orlando, FL

**When:** January 10, 2006

**Reservation deadline: January 2, 2006**

**Registration: 12:30 p.m.**

**Class Hours:** 1:00 p.m. - 5:00 p.m.

-- COST --

#### Professional/Additional Professional/ Originator/Affiliates

- No registration fee (\$12.00 for workbook)

- Materials are required

- Cost \$12.00 per manual-per course

**Supporter Members** \$40.00 per course

(includes course manuals)

**Non-Members** \$80.00 per course

(includes course manuals)

*No cancellations or refunds after deadline*

**DEADLINE FOR RESERVATIONS 1/2/2006**

## POLICIES

**Note:** Attendees must make reservations within the deadline to be assured of materials and a seat in the classroom. Anyone walking into the meeting will be assessed a \$20.00 fee, plus the cost of the course. It is up to the chapter to determine if a walk-in may attend. Materials and certificates will be mailed at a later date by FAMB Headquarters. **Note:** Anyone arriving 15 minutes past commencement of the class will not receive credit for the class. You will not receive a refund. Late arrivals may be able to attend the class based on seating availability.

Please make reservations for: The Central Chapter - Construction to Perm.

Name: \_\_\_\_\_ Membership # \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

E-Mail: \_\_\_\_\_ Phone: \_\_\_\_\_

Total Due: \_\_\_\_\_ Check \_\_\_\_\_ Visa \_\_\_\_\_ M/Card \_\_\_\_\_ Amex \_\_\_\_\_

Card #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Print name on card: \_\_\_\_\_

Signature: \_\_\_\_\_

If you have special needs addressed by the Americans with Disabilities Act, please check the space provided here and attach a statement regarding your requirements:

YES: I require ADA assistance: \_\_\_\_\_



Mail payments to FAMB – PO Box 6477 – Tallahassee, FL 32314-6477

Questions – Call FAMB Headquarters 800-289-9983

Pay online at [www.famb.org/education](http://www.famb.org/education)



## Guest Information

Please make reservations for: The Central Chapter - Construction to Perm.

Name: \_\_\_\_\_ Company: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

E-Mail: \_\_\_\_\_ Phone: \_\_\_\_\_

The FAMB Board of Directors has allocated a portion of your dues to offset the cost of our members' education. Funds from the FAMB Foundation Charter Members have also been used to offset the cost of classroom education for our membership. A total of 14 hours of education is required biennially. Four of those hours must consist of education covering the Florida Mortgage Brokering and Lending Act, Ch. 494 f.s.. The remaining classes may cover primary and subordinate financing and the laws and regulations pertaining to this market. Brokers must complete their education prior to 8/31/2007 – Originators and Principal Representatives working for lenders must complete their education by 8/31/2006. Enjoy the hands-on opportunity to learn in a classroom environment. FAMB Instructors are professionally trained, knowledgeable and work every day in your profession.