THREE RIVERS
ASSOCIATION OF REALTORS®

FI 1170- Financing Residential Transactions

Course No. 564003923

3 Hour Elective Class

Course Description:

Conventional, FHA, VA, USDA...What are these loans & how do they affect my buyer or seller? This course will explore the most common types of loans used in real estate financing along with how assumptions, points, and buydowns can increase affordability for buyers in a higher interest environment. Seller financing techniques such as land contracts & purchase money mortgages will be discussed as well. Learn how a lender uses qualifying ratios and other qualification factors along with how to calculate a payment. We will also discuss recent and upcoming changes to Fannie Mae & Freddie Mac that will have a huge impact on your closings.

LOCATION:

THREE RIVERS ASSOCIATION OF REALTORS®

2531 DIVISION ST.
SUITE 102
JOLIET, IL 60435

Register online at www.trarealtors.net or call the TRAR office at (815)744-4520

Illinois School of Real Estate
POWERED BY ILLINOIS ASSOCIATION OF REALTORS®

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With Instructor:
Annette Panzek

March 24, 2027

1:00-4:00 PM

COST:

$15.00 for Members
$35.00 for Non-Members

*Payment is required at registration.
** If registrant cancels within 48 hours of class or is a no show, they will be assessed a $25.00 cancellation fee.

If you require special accommodations due to a disability, please contact Hailey@trarealtors.net to describe the accommodation.