



New Year New HUD

Partner with Independence Title on new RESPA *(Real Estate Settlement Procedures Act)* requirements!

The upcoming changes will affect many aspects of writing contracts, loan processes and closing. These changes to RESPA are mandatory January 1, 2010 but some lenders may begin implementation as early as November.

Topics include:

- Line by line description of the new HUD settlement statement
- Breakdown of the new Good Faith Estimate required for lenders
- Strategies for positioning your contract to avoid delays in closing

Cost: \$20 for 2 hours of MCE or free if no credit needed

Several class time and locations to serve you:

- | | |
|-------------------------------|----------------|
| • Wednesday, October 21, 2009 | 9am to 11am |
| • Wednesday, October 21, 2009 | 1pm to 3pm |
| • Tuesday, October 27, 2009 | 1pm to 3pm |
| • Monday, November 2, 2009 | 11am to 1pm |
| • Wednesday, December 9, 2009 | 10am to 12pm |
| • Wednesday, December 9, 2009 | 1:30p,-3:30 pm |
| • Wednesday,December 16, 2009 | 10am to 12pm |

- Independence Title - Arboretum, Bldg. 2 - Training Room
- Independence Title - Arboretum, Bldg. 2 - Training Room
- Williamson County Association of Realtors
- El Mercado *(\$5 charge for lunch if no MCE credit needed)*
- Independence Title - Wimberley Office
- San Marcos Chamber of Commerce
- Independence Title - Dripping Springs Office

Register At:

<http://independencetitle.com/classregistration>

Provider# 0403 • Course#02-00-091-8635

All costs for non-title education underwritten by independent vendors.



TITLE COMPANY

www.IndependenceTitle.com