



Presents:

**Minnesota Housing Down Payment Assistance
and
S.A.F.E. Act - Secure And Fair Enforcement for Mortgage Licensing**

**Friday, December 3, 2010
10:00 am - 2:00 pm**

**Location: AmericInn
245 Florence Ave, Owatonna MN 55060
(off I-35 & Bridge Street - Free Parking)**

**Educate yourself on first-time homebuyer programs from MN Housing
and learn S.A.F.E. Act requirements from MN Department of Commerce
Earn two (2) continuing education credits!**

Seminar for Lenders, Realtor Estate Agents & Brokers, Community Leaders, Housing Professionals,
Government and Non-Profit Staff, Builders, Developers and interested citizens.

Presenters / Agenda:

10:00 a.m. - 12:00 noon (CEU Approved - Provide licensure # to obtain CEU certificate)

Cheryl Rice & Michael Nguyen, Community Business Reps., MN Housing

- Learn about affordable loans with below-market rates
- Reach emerging and growth markets
- Down payment assistance up to \$7,000 for qualified borrowers

12:00 - 1:00 Housing Academy Networking Lunch - \$5.00 RSVP (cash preferred- receipts provided)

1:00 - 2:00 p.m.

Minnesota Department of Commerce Representative

- What is S.A.F.E.?
- What are the requirements and why was SAFE enacted?
- Who is required to take the SAFE training and test?
- How does SAFE help consumers?

This event is sponsored by Southern Minnesota Housing Academy - Forward this notice as needed.

Please RSVP for Lunch - shirley@firsthomes.org

Contact information: Shirley Lee at First Homes 507-287-7117