

# C.E. CLASSES

## MORTGAGE 101

Wednesday, June 5th | 9 - 10am

**Explains the basic mortgage process, mortgage terminology, types of loans available and tips to make the process smooth for the buyers.**

- » The Loan Process step by step
- » Interest Rates
- » Qualifying & Loan Products
- » Documentation – What do we require?
- » Property issues the lender needs to know about
- » Contracts

## FHA LOANS

Tuesday, July 30th | 12 - 1pm

**Explains the differences between a conventional mortgage and an FHA mortgage. Property types acceptable to FHA, more flexible underwriting guidelines and credit score requirements.**

- » Credit History
- » Qualifying Ratios
- » Acceptable Down Payment Funds
- » Gift Funds

**RSVP TODAY | Call or Email Bonnie!**

## WHERE

**Vail Board of Realtors**

275 Main Street, Suite G004  
Edwards, CO 81632

## FREE CLASSES

*Earn 1 C.E. Credit Per Class*



## BONNIE MARLETTE

**Senior Loan Officer**

NMLS #419053 | CO-MLO #100040709

bmarlette@bayeq.com

**970.423.9001**

**Bayeq.com/Bonnie-Marlette**

HOME LOANS  
**bay equity**

0056 Edwards Village Blvd, Suite 201, Edwards, CO 81632



Equal Housing Lender. This is not a commitment to lend or extend credit. Restrictions may apply. Rates may not be available at time of application. Information and/or data are subject to change without notice. All loans are subject to credit approval. Not all loans or products are available in all states. Bay Equity LLC, 28 Liberty Ship Way Suite 2800, Sausalito, CA 94965; NMLS ID#76988. Colorado Mortgage Company Registration #76988. Regulated by the Division of Real Estate. NMLS consumer access: [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org) BEHL-190506-1.0