

# LUNCH & LEARN

## Mortgage Lending in the Post-Meltdown CFPB World

*Shopping for Mortgage: 17% Phone, 19% Online, 64% In person*

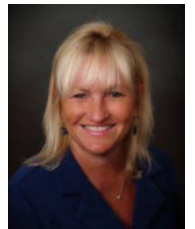
**Wednesday, June 21, 11:30 AM - 1 PM**

**SCCAR office, 2525 Main St., Soquel**

**Presenters:**

**Presentation topics:**

- **NMLS License vs. NMLS Registration**
- **QM (Qualified Mortgage) vs. Non-QM**
- **T.R.I.D. (TILA RESPA Integrated Disclosures)**
- **Lending Programs & Processes**
- **Sources of Financing**
- **Alternative Products**



**Free to SCCAR Members**

A credit card is required to hold your seat and a \$15 no show fee will be applied if you fail to cancel at least 24 hours in advance of the course date.

**Register online at [www.mysccar.org](http://www.mysccar.org), complete the form below or call 831-464-2000.**



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Account #: \_\_\_\_\_

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

Exp. Date: \_\_\_\_\_ Zip Code: \_\_\_\_\_ CID# \_\_\_\_\_