



Presents

its

Monthly Business Networking Luncheon

Featuring



MCC Funds
Downpayment Assistance Programs

Tracy Cunningham

Santa Clara County, Office of Affordable
Housing Management Analyst for
Homeownership and Housing
Rehab Programs

- More Funds Soon To Be Made Available
- Come find out when and where!

HERA: Effective July 30, 2009

Amends the Truth in Lending Act (TIL), implemented through Regulation Z. Has a number of provisions including the Mortgage Disclosure Improvement Act, which changes the Truth in Lending Act requirements surrounding early and final disclosures to homebuyers and addresses the timing of when fees can be charged.

Four Key Elements you need to know

- 1: New regulatory guidelines will impact the closing date
- 2: Upfront fees
- 3: The homebuyer appraisal
- 4: TIL homebuyer disclosure



CYNTHIA SANCHEZ

Mortgage Consultant
Renovation Specialist
Wells Fargo Home Mortgage

Wednesday July 8th, 2009

Maggiano's Restaurant
Santana Row - 3055 Olin Avenue, San Jose
Time: 11:30 to 11:45 for Networking
11:45 Introductions & Association Business
12:00 Main Program



Contact

Visit our Website:
www.haragroup.com

Pay online

Event Deadline for Pre-Registration
Tuesday July 7th Midnight
<http://harajuly8th.eventbrite.com>

Payment Options

MEMBERSHIP: \$50

Advance online payments: Members Only \$23 Other Guests \$25

All walk up registrations \$30