

# PACIFIC NORTHWEST TITLE

*presents...*

## KITSAP RESIDENTIAL LENDING FORUM: HOME LOANS IN A NEW ECONOMY

**Date:** *Friday, February 3, 2012*

**Time:** *9:00am—11:30am*

**Fee:** *\$10.00*

**Location:** *Bainbridge Island Kitsap Regional Library  
1270 Madison Avenue North, Bainbridge Island*

**Moderators:** *Julie Cooper & Vickie Lawrence  
Pacific Northwest Title*

### FORUM TOPICS:

- » *Loan Programs—FHA/VA, Conventional and USDA*
- » *Appraisals—Changes and Industry Updates*
- » *Credit Scores and Underwriting*
- » *HARP (Home Affordable Refinance Program)—Guidelines and Changes*
- » *Question and Answer Session—Bring Your Questions*

### Panel of Experts

» **Ryan Christian**  
Retail Sales Supervisor  
Wells Fargo Home Mortgage  
NMLSR # 06719

» **Kathy Gates**  
Washington Federal Savings  
Poulsbo Branch Manager  
NMLSR #164579

» **Linda Sutherland**  
Eagle Home Mortgage  
Mortgage Consultant  
MLO# 406356

» **Roni Lane**  
Union Bank  
Sr. Relationship Banker

» **Lorry Gilbreath**  
Columbia Bank  
Senior Loan Officer  
NMLS# 697566

» **Carolyn Frame**  
Guild Mortgage  
Certified Mortgage Consultant & Branch Manager  
NMLS# 38081

» **Jeff Harader**  
Sound Appraisal  
Appraiser

» **Julie Cottle**  
LPO/Escrow Officer  
Pacific Northwest Title

<i>Sign Up For:</i>	<i>Date:</i>	<i>Time:</i>	<i>Cost:</i>
Residential Lending Forum	2/3/2012	9:00 am- 11:30 am	\$10.00

*Name*

*Address/Office*

*Phone*

*E-mail*

*Method of Payment (payment due by February 3rd, 2012)*

*Cash*

*Check*

*To register contact Customer Service at (360) 692-4141 or contact your Sales Representative.*

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