

*Southeastern Indiana Board of Realtors and Amerifirst Home Mortgage  
Presents  
an opportunity for 2 hours of free c.e. for SEIBR board members with  
Speaker: Joe Daly*

**Joseph P. Daly** is the **National 203k Lending Manager** for AmeriFirst Home Mortgage. Working in the Dayton/Cincinnati area, Joe promotes and educates his fellow AmeriFirst loan officers and real estate agents across the country on the full benefits of the FHA 203k loan program. One of Joe's most favorite activities is teaching his three-hour Continuing Education course to Realtors. Throughout his last 17 years in both the origination and management of renovation loans, Joe's mission has always been to increase the awareness of the **203k loans** and help it become a household name. "Americans, more than ever, need a mortgage product that allows them to roll-in the costs of repairs and improvements into their new mortgage. This loan does just that!" Joe is considered to be one of the top "subject matter experts" in FHA 203k financing in the nation.

*Free Continuing Education Credits for Southeastern IN BOR members  
apply to  
Salespersons and Brokers for 2012/2013 time frame renewals for Indiana*

*Please arrive by 9:50 a.m. to sign in for education credits*

Send Form to: **Southeastern Indiana Board of Realtors® (SEIBR)**  
**218 Fourth St., Aurora, IN 47001(812-926-4644)**

**Date:** **July 19 , 2011 RSVP by July 15, 2011**

**Location:** **Lawrenceburg Public Library, Depot Room, Lawrenceburg**  
**Time:** **10 - Noon**

**Cost:** **Free to SEIBR Members**

Name & e-mail:(print) \_\_\_\_\_

Address: \_\_\_\_\_

Indiana License Number: \_\_\_\_\_

Catering by Classics Café  
Lawrenceburg Public Library