

7th Annual Training Conference

A Time To Build:

Keeping HOME in Homeownership



March 30 - 31, 2009
The Speedway Club
@ Lowe's Motor Speedway
5555 Concord Parkway South
Concord, NC

Co-Hosts:
The Association of Housing Counselors



TRAINING SCHEDULE

Monday, March 30 - 8:30 a.m. – 5:00 p.m.

- 8:30 a.m. Registration and Breakfast**
- 9:00 a.m. Welcome**
- 9:30 a.m. Getting to YES with FHA** - This workshop is designed to educate counselors on understanding the processing and underwriting to obtain a FHA loan. This will be a hands on workshop, so bring your financial calculator and be ready to roll up your sleeves to participate in learning how to get your client prepared to purchase a home in this credit crunch time.
- 12:30 p.m. Family Style Lunch - Speaker: TBA**
- 2:00 p.m. Working With A FHA Loan (continues)**
- 3:00 p.m. Breakout 1:** Establishing Your Workshops for Homebuyer's Education and Economic Literacy
- Breakout 2:** NCHFA – What's New in Down Payment Assistance

Tuesday, March 31 - 9:00 a.m. – 4:15 p.m.

- 8:00 a.m. Registration and Continental Breakfast**
- 8:45 a.m. Going Beyond Being a HUD Approved Counseling Agency** - This workshop will explain the documentation and monitoring involved in being an approved counseling agency. This workshop will be a benefit to those who are already approved and those who are yet to become HUD approved.
- 11:45 p.m. Buffet Lunch Q & A – Supporting our Programs in 2009**
- 1:00 p.m. Breakout 1: Understanding the Mortgage Loan Documents**
- Breakout 2: Counseling on the Green** – This workshop is related to the ongoing costs of homeownership. Tips on saving energy and money will be given.
- 2:15 p.m. Breakout 1: TBA (Information on Foreclosure Counseling)**
- Breakout 2: Loan Packaging and Mortgage Loan Comparison**

REGISTRATION FORM for A Time To Build:

Name:			
Agency:			
Position Title:			
Address:			
Phone:		Fax:	
Email Address:			
# of years certified:			
# of years with hands on counseling experience			

Please enroll me in:

Maximum Capacity 135

Before 3/15				Starting 3/16			
		One Only	(3 or more same organization*)			One Only	(3 or more from same organization*)
		Amount	Amount			Amount	Amount
Monday Only		\$85.00	\$80.00			\$90.00	\$85.00
Monday & Tuesday		\$150.00	\$130.00			\$170.00	\$150.00
Tuesday Only		\$70.00	\$65.00			\$75.00	70.00
Total Payment Included							

** If using the group discount please submit all registration forms together.*

Method of Payment:

Payment by check must accompany registration:

Make check payable to:
Prosperity Unlimited, Inc.
P. O. Box 1095
Concord, NC 28026-1095

**Beginning 2/23/2009 you may register online using Paypal:
 Click on the register online link at www.prosperitycdc.org**

RESERVATION OF RIGHTS

We reserve the rights to substitute instructors or change conference schedule. This training conference is brought to you by Prosperity Unlimited, Inc. and The Association of Housing Counselors. Up to 15 continuing education credits will be given with the return of Monday's assignment.

REFUNDS & CANCELLATIONS

Fee will be refunded @ 80% if the cancellation is received by March 24th. There will be no refunds after that time but substitutions may be made at any time at no additional cost.

NOTE: ALL FEES MUST BE RECEIVED BY MARCH 25TH.

Hotel Accommodations

Group Code: Prosperity or PU9 for Holiday Inn Express

* does not includes room tax, etc.

Hotel	Phone Number	Cost*	# of Rooms	Free Internet	Register by:
Sleep Inn	(704) 979-8800	\$79.00	23	X	3/15
Holiday Inn Express	(704) 979-7900	\$82.95	30	X	3/13
Wingate	(704) 979-1300	\$84.00	30	X	3/12

Check for other hotels in the Concord Mills Area
at Exit 49 – Bruton Smith Blvd/Concord Mills Mall off I-85 in Concord, NC.

(Note: Please register early to ensure availability. If you have any problems with the registration please email contact@prosperitycdc.org.)

Wingate Inn: 7841 Gateway Lane, NW; Concord, NC 28027

- Complimentary Expanded Continental Breakfast
- Complimentary Evening Reception (5:30 – 7:30 pm)
- Refrigerator, Microwave & Coffee Maker
- Self Service Business Center
- Wired and Wireless Internet



Holiday Inn Express: 7772 Gateway Lane NW, Concord, NC 28027

- Full Service
- Refrigerators and Microwaves
- Reception During Evening Hours
- Free Wireless Internet
- Free Express Start® Breakfast Bar (Hot)



Sleep Inn & Suite: 7821 Gateway Lane, Concord, NC 28027

- Free Deluxe Continental Breakfast w/Belgian Waffle
- Refrigerators and Microwaves
- Reception During Evening Hours
- Free Wireless Internet



All hotels are within two miles from Lowe's Motor Speedway and one mile from Concord Mills Outlet Mall.

Special thanks to the above for supporting this conference by reducing their rates approximately 12% from 2008's rates.