

# 2019 CE by Sean Stephens

## A Realtor's Guide to VA Loans

This program provides Realtors with everything they need to know about VA Loans for a expert lender's perspective. From Eligibility and Entitlement to processing, credit qualifying and closing. You will leave well-armed to serve your next VA customer!**3 hours CE.**

## Credit Scoring 1-2-3

In this 2-hour program, veteran mortgage lender Sean Stephens reviews the basics credit, credit scores and its impact on your customer obtaining a mortgage. He'll review various steps that your customer can take to improve their credit. As a veteran mortgage lender, Sean will also discuss the option your customer has should they have poor credit. **2 hours CE credit.**

## FHA, USDA and VA

Realtors learn the common trains and benefit of government loans, credit qualifying and FHA unique program features. Sean also touches on VA and its features and credit qualifying. Then he'll also cover USDA financing and who is eligible. You'll also learn how to expand your business and reach even more customers.**4 hours CE credit.**

## Luxury Buyer Loan Options

This program reviews the Fannie Mae and Freddie mad guidelines associated with owning a second hom. You'll also learn about Seller Concessions and how they affect the financing. Sean explains how conventional PMI applies to a luxury purchase mortgage and reviews some of the various documents that your customer will see during the mortgage process. **2 hours CE credit.**

## USDA & VA 100% Financing

In this 2-hour review, veteran mortgage lender Sean Stephens reviews the basics of VA and USDA financing. He'll discuss WHO qualifies and which PROPERTIES qualify. You'll learn how a credit score impacts the qualification of both of these loans. You'll also learn how to calculate the veteran's home loan entitlement amount as well as help your customer determine if they are eligible for a USDA loan. **2 hours CE credit**

## USDA, VA, FHA & Conventional—Which Loan is Best for YOUR Customer?

This program reviews USDA, VA, FHA and Conventional Financing. Veteran mortgage lender compares the 4 different types of loans and the pros and cons of each. This arms you as the Realtor with more information to help YOUR customer determine which loan product is best for them in their current financial situation and credit rating. **3 hours CE credit**

## USDA 101

The USDA Rural Housing Program can open up that path to homeownership and along with your pool of potential buyers. With 100% financing, fixed rates, and flexible credit qualifying this rural housing program is sought after by consumers and knowing the basics is critical for Realtors. This program provides the Realtor with a deeper understanding of eligibility requirements, credit qualifications, how to finance closing costs, dispel common myths, and much more. You'll learn the steps from A to Z on the USDA loan process and how to market the program along with the many benefits it offers to home buyers. **3 hours CE credit.** *(The USDA Rural Housing loan program is not available in all areas. If interested in offering this class please contact Sean Stephens [Sean@MPLX.org](mailto:Sean@MPLX.org) and he will follow up to discuss eligibility for your areas.)*

## USDA 1X Close No Down Payment Construction to Permanent Loan

Can you build a new home with No Down Payment under the USDA program? What are the steps to building a new home with a USDA construction loan? We all know that it can be an exciting process to build and customize your new home, but it is also common for banks to require at least a 20% down payment. However, under the USDA Single-Close Construction to Permanent Loan there is No Down payment required and this course will provide Realtors with a deeper understanding of the USDA Construction process. As being one of the **first Florida USDA Approved Lenders** to offer this program, Sean Stephens with Metroplex Mortgage Services will walk you through the process step by step and provide another valuable way to help your clients despite the housing inventory challenges facing everyone. **2 hours CE credit.**

## About the Speaker

Sean Stephens has an expertise in mortgage lending with experience since 1998. With his extensive loan knowledge, Sean has dedicated himself to become the "USDA Loan Pro"



and help people discover the many benefits of the USDA Rural Home Loan Program along with how it can empower them to homeownership. In 2001 he founded Metroplex Mortgage Services, Inc. in Tampa and since then has built a team laser focused on helping homebuyers navigate the financing maze of VA, FHA, Conventional, and or course the USDA program. Sean currently holds his mortgage license in Alabama, Florida, Tennessee, and Texas. And best of all, he loves what he does!

[www.MPLX.org](http://www.MPLX.org), [seans@mplx.org](mailto:seans@mplx.org)