

Time To Get Your Credit On Track



IMPROVE YOUR CREDIT SCORE SEMINAR



This very informative seminar will offer practical steps you can take to improve your FICO score and repair your credit history. **THIS WILL SAVE YOU MONEY!** Additionally, you will learn:

- Consumer Laws
- How Credit Scoring Works
- Learn the Effects of Bankruptcy, Foreclosure & Short Sales
- Foreclosure Prevention

REALTORS® are welcome to bring guests to this very popular seminar.

DATE: Friday, November 12, 2010

BREAKFAST/REGISTRATION: 8:30am

SEMINAR: 9am to 11:30am

LOCATION: California Desert Association of REALTORS®
44475 Monterey Avenue, Palm Desert

COST: \$25.00 Per Person

RESERVE YOUR SPACE: Call Joy at (760) 346-5637

E-Mail joy@cdaronline.com

PRESENTED BY:

Hazel B. Valera and Vineta Hilles
President, Certified Debt Consultant

BREAKFAST PROVIDED BY:



CDAR Course Cancellation Policy

– Reservations for courses requiring payment will not be processed until payment is received.

– If you must cancel or reschedule your reservation, a full refund will be issued if notification is received, by email or in writing (not by telephone), 3 business days prior to class. In the event that a student should fail to attend a class the tuition for said class is forfeited and will not be transferred to future classes.

– CDAR reserves the right to cancel or reschedule any course. If cancellation occurs, CDAR will issue a full refund. In the event of rescheduling, CDAR will send immediate notification and transfer all reservations (including payments) to the new date.