



# VA PRESENTATION

**THURSDAY  
NOVEMBER 8, 2018  
10:00 AM - 11:30 AM**

**Heartland's Training Room**

**405 E. Congress Pkwy, Suite B  
Crystal Lake, IL 60014**

**A VA Loan Specialist, VA Appraiser, and a VA Assistant will be presenting on topics such as:**

- **How to serve and better understand veteran buyers and sellers**
- **Jumbo Mortgages**
- **Grants available, AKA free money**
- **Closing cost assistance**
- **No down payment options**
- **Energy assistance**
- **Condo availability**

**To register, call Heartland, 815-459-0600, email [info@HeartlandRO.com](mailto:info@HeartlandRO.com), or fax this form to 815-459-0621 no later than November 6, 2018.**

**Name:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**Email:** \_\_\_\_\_

