



## Minnesota Housing and USDA Rural Development present: *A Real Estate Training Session*

You're invited! Earn **two free continuing education credits\*** in this real estate training session and learn how Minnesota Housing and USDA Rural Development loan programs can help your business.

**Date:** Wednesday, November 16, 2022

**Time:** 1:00pm – 3:15pm

**Location:** St. Charles Community Center/City Hall  
830 Whitewater Ave  
St. Charles, MN 55972

**Cost:** Free

**Register Online:** <https://cvent.me/5mq40L>

**Registration Deadline:** November 14, 2022

**Course Numbers\*:** 1032350 and 1030275

**Questions:** Margaret Heise/Marketing Director/SEMR  
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Phone Number: 507.285.9833

\*Minnesota Housing (course #1032350) and USDA Rural Development (course #1030275) have each been approved by the Minnesota Commissioner of Commerce for one hour for Real Estate continuing education.

Minnesota Housing and USDA Rural Development are equal opportunity providers, employers, and lenders.

### Want to reach more potential homebuyers?

Whether you're a seasoned housing industry veteran or just entering the world of real estate, Minnesota Housing and USDA Rural Development can help you increase your business and provide you with tools to become a trusted advisor.

Gain important knowledge and tools in topics including:

- Emerging and growth markets
- Affordable loans with competitive rates, including low and no MI options
- Downpayment and closing cost assistance loans up to \$17,000 for qualified borrower
- 100% financing options plus eligible closing related fees
- Programs available for repeat homebuyers