



# PowerHour

*with Fabio Gulla!*

## Mortgages and Appraisals- How the Two Work Together

Join our affiliate, Fabio Gulla, from Jersey Mortgage Company for his presentation Mortgages and Appraisals, How the Two Work Together as he answers these questions:

- *Is an appraisal a friend or foe in the mortgage process?*
- *Does what you don't know hurt you?*
- *What do I need to know when listing a house?*
- *What does an appraiser see and how does he report values?*



A lite lunch and beverages will be served at the conclusion of this presentation.

**FREE** to Members of Passaic County Board of Realtors

**Date: January 25, 2017 • Time: 11am-1pm**

**204 Berdan Avenue, Wayne, NJ 07470**

**973-305-1100 • Fax: 973-305-1611 • Email: [Denise@pcbor.com](mailto:Denise@pcbor.com)**

\*If you have a disability or special need that requires special accommodations please call the board office 973-305-1100

\*\* In the event of inclement weather conditions, please consult the board's website for updates or cancellations.

\*\*\* Non CE- Informational course presented by Jersey Mortgage Company,

PCBOR assumes no responsibility for the content of courses held by affiliate partners.

## Purchasing? Selling? Refinancing?

More programs and options than ever will make it happen.  
Call me today just to chat or for a Free Mortgage Analysis.



**Fabio Gulla, Retail Loan Officer**

NMLS# 69827

Office: 855-295-2922 • Cell: 973-610-6386

[fgulla@jerseymortgage.com](mailto:fgulla@jerseymortgage.com)

140 Littleton Road, Suite 104, Parsippany, NJ 07054



Corporate Office: 511 South Avenue East, Cranford, NJ 07016 • NMLS 2761

Licensed by the State of New Jersey Department of Banking & Insurance – NY, NJ, PA, CT, FL • NYS Department of Financial Services No. B500891