

# The market is Changing, Borrowers have changed..... Have you???

NAPMW-Austin is  
proud to welcome

***Steve Richman***  
with Genworth

Join us for an informative presentation on what you  
need to know to be effective in today's ever changing  
mortgage industry.

**When: Tuesday, January 13th, 2009 11:30am–1:00pm**

**Where: Holiday Inn Northwest (8901 Business Park Drive)**

**Cost: Members - \$20 Future Members - \$30**

**Look for the Evite or contact Jeanne Evans at**

**[jevans@aplusfcu.org](mailto:jevans@aplusfcu.org) for more information**

**or to RSVP for the event.**