

## THANK YOU TO OUR SPONSORS!



## EXHIBITORS



# HOUSING FAIR

NORTHERN VIRGINIA  
Association of REALTORS®

Saturday, April 29 | 9:30 a.m.  
NVAR Fairfax Headquarters  
[NVAR.com/HousingFair](http://NVAR.com/HousingFair)

# Home Matters.



**Ask.**



**Listen.**



**Learn.**

## The Northern Virginia Association of Realtors® Welcomes You!

### What We Do

A premier local association, NVAR is one of the hundreds of local and state associations that comprise the National Association of Realtors® (NAR), with more than 1 million members, dedicated to the preservation of rights related to the ownership of real property.

### Who We Are

From Millennials and Gen X-ers to Boomers and beyond, our hard-working NVAR members span the generations. The 12,000-plus men and women of NVAR form an inclusive network of cultures, skills and interests.

### Depend on Us

Our membership consists of: sales agents, brokers, property managers, appraisers and others engaged in all aspects of the real estate industry.

Please call on us for your home buying, selling, rental and maintenance needs. Be sure to connect with the vendors listed on the back of this brochure. Find them at our trade show today!

Learn more about Realtors® and service providers at:  
[NVAR.com/Public](https://nvar.com/Public)

Find a local Realtor® at:  
[NVAR.com/FindARealtor](https://nvar.com/FindARealtor)

If you are interested in becoming a Realtor® visit:  
[NVAR.com/BecomeARealtor](https://nvar.com/BecomeARealtor)

## SESSION SCHEDULE

### GREAT FALLS ROOM 1

#### First-Time Home Buyers

##### The Importance of Credit

Lee Lecea

10:00-10:15 | 11:20-11:35

##### The Benefits of Home Ownership

Miguel Avila

10:40-10:55 | 12:00-12:15

##### Renting vs. Buying

Miguel Avila

10:20-10:35 | 11:40-11:55

##### First Time Home Buyer Mortgage Programs

Lee Lecea

11:00-11:15 | 12:20-12:35

### GREAT FALLS ROOM 2

#### Buyer and Seller Resources

##### 15 Buyer/Renter Resources

Michele Lerner

10:00-10:15

##### Down Payment Assistance Programs

Linda Wine

11:20-11:35

##### Adaptable Design for All Stages of Life

Gary Hughes

10:20-10:35

##### Understanding Property Taxes & Assessments

Howard Goodie

11:40-11:55

##### Renter's Rights

Carmen Pineiro

10:40-10:55 | 12:00-12:15

##### Importance of Using a Realtor®

Peter Nguyen

12:20-12:35

##### Loan Products for First-Time Home Buyers

Linda Wine

11:00-11:15

### MOUNT VERNON ROOM

#### Programs for Active Military and Veterans

##### Leasing Issues Affecting Members of the Military

Raghav Kotval

10:00-10:15 | 11:20-11:35

##### Making the Most Out of a Military Move

Karen Hall

10:40-10:55 | 12:00-12:15

##### Understanding the VA Loan Program

Rick Eul

10:20-10:35 | 11:40-11:55

##### Buying Tips when Using a VA Loan

Gary Hughes

11:00-11:15 | 12:20-12:35