



# Lunch & Learn

Thursday, January 15, 2009 • 11:30 am-1:00 pm  
HBA Reischman Auditorium • 799 White Pond Dr.



## “SURVIVING IN A CHANGING MARKET”

Don't miss this opportunity to learn more, ask questions and share in open discussions with our panel of experts representing new construction/real estate, lending/finance and appraisal service.

*Ideal for Builders, Realtors and builder representatives*

### OUR THREE FEATURED PANELISTS:

**Bob Hamilton, SRA, CRP**, Hamilton Appraisal Services Inc.  
**James Nelson**, Home Savings • **Joel Testa**, Testa Builders Inc.



**Registration Prices:**  
SMC Members: \$5  
Non-SMC Members: \$10  
*price includes lunch*

*brought to you by the SMC Programs Committee of the HBA Serving Portage & Summit Counties*



**Reservations are due by Tuesday, January 13.** *Uncancelled RSVPs/no-shows billed per HBA policy*

Name: \_\_\_\_\_ Company: \_\_\_\_\_

Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_

SMC Member? \_\_\_\_\_ Check enclosed for \$ \_\_\_\_\_ or bill credit card below for \$ \_\_\_\_\_

VISA/MC #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Signature: \_\_\_\_\_ CCV code/Billing Zip: \_\_\_\_\_

**PLEASE...RSVP to sharong@akronhba.com / online at www.akronhba.com or fax to (330) 869-5506**