



ST. LOUIS ASSOCIATION OF REALTORS®  
*The Voice for Real Estate in St. Louis*

## AFFILIATE COMMITTEE *Presents*

### Flood Zones and How They Affect Properties

Wednesday, August 11, 2010  
1:30 p.m. – 3:30 p.m.

#### TOPIC

- Flood zones and how they affect properties.
- Is your property in a flood zone
- Learn to read an elevation certificate
- Flood insurance
- What are the coverages & costs for Flood Insurance
- Mortgage loan requirements for properties in flood zones

affiliate  
advantage

#### INTRODUCING!

Shelly Clark, LSIT/Owner  
Cardinal Surveying & Mapping, Inc.

Mike O'Shea, Owner/Agent  
O'Shea-Ward Insurance Group

Jane Miller, Asst. VP/Loan Officer  
Heartland Bank Mortgage

#### REGISTER:

Seating is limited to the first 275 reservations.  
Please RSVP early for this complimentary seminar.

**REGISTER ONLINE AT [WWW.SLAR.ORG](http://WWW.SLAR.ORG) or FAX TO PATTY  
314.576.7143**

NAME \_\_\_\_\_

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CITY/STATE/ZIP \_\_\_\_\_

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EMAIL \_\_\_\_\_

Questions contact Patty at 314.576.0033 ext. 318 • This is not a continuing education course