

**Directions to:  
Mystic Place  
3610 Mystic Valley Parkway  
Medford, MA 02155**

**From the North**

Take Route 93 South to exit # 31 (Rt 16 East to Reverse) Stay in left hand lane and at lights, take a Left to follow Rt. 16 East. At the next traffic light take a left and then immediately take another LEFT

so you are in front of Sentry Mercury Lincoln car dealership. Follow this road and take a Right at stop sign. Mystic Place is straight ahead.

Once through the gate, drive straight ahead and park in the visitors lot. The Concierge will let you onto the Property. Once through the gate, drive straight ahead and park in the visitors lot.

\*If the concierge is not in the gatehouse, contact the management office by pressing #001 – inform them who you are and they will open the gate.

**From the South**

Take Route 93 North to Exit # 29 - Somerville Everett, Bear right and follow Route 28 for 1 mile. Stay in left lane, and follow signs at rotary that say Route 16 WEST Arlington/ Watertown Stay on Rt 16 W for ½ mile (you'll pass a Bertucci's on your right) Get in right lane, bear right at the fork by Meadow Glenn Mall

At lights (Locust straight is running parallel to you), go Straight so that you are now driving in front of the Sentry Mercury Lincoln car dealership. (follow above directions)

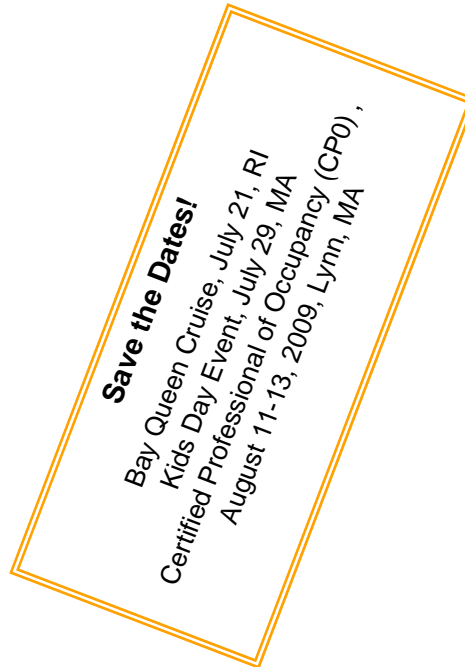
**From the West**

Take the Mass Pike into Boston, follow to the end, follow directions from the south (above)

For more training information, visit our website at [www.neahma.org](http://www.neahma.org)  
Phone: 781-380-4344  
Fax: 781-380-4842  
[julie.kelliher@neahma.org](mailto:julie.kelliher@neahma.org)



NEAHMA  
400 Washington Street, Suite 210  
Braintree, MA 02184



**neahma**  
NEW ENGLAND  
AFFORDABLE HOUSING  
MANAGEMENT ASSOCIATION

**Asset Training**

**Mystic Place  
3610 Mystic Valley Parkway  
Medford, MA 02155  
July 15, 2009**

**“Asset Calculation Workshops”**

**“Do the following calculations create asset anxiety & stress?”**

- Early withdrawal penalty
- Cash value of CDs, IRAs, 401Ks, dividends
- Jointly-owned assets
- Annuities: asset or income?
- Lump sums
- Assets disposed for less than FMV

**Relieve your stress and join us at the Asset Training and Workshop.**

**Presenter:**

**Sue Johnson, The Success Group**

[www.neahma.org](http://www.neahma.org)

## Program Overview

### Assets 101 (Overview of Understanding Assets)

This session provides a comprehensive overview of understand assets.

What is and is Not an Asset, Fair Market Value and Cash Value, Accurately Computing Cash Value of Assets, Imputed Income: What it is and When to Compute It, Divestiture of Assets.

Included is Exh. 5-2 of the 4350.3 as well as sample worksheets. This class includes exercise on correct understanding and calculation of assets. Attendees will receive excerpted material from the 4350.3.

### Assets 201(Advanced Understanding of Assets)

This session will focus on certain asset inclusions and how to correctly compute them.

Trusts, Annuities, Real Estate as an Asset, Mutual Funds, Stocks, Jointly Owned Assets.

This class will focus heavily on case studies and exercises used as teaching points for participants. Attendees will receive excerpted materials from the 4350.3 as well as HUD's RHIP Manual.

**Please bring a calculator.**

NEAHMA would like to thank WinnResidential and the Staff at Mystic Place for hosting this training.

## Agenda

### Registration

**8:30 am - 9:00 am**

**(Continental breakfast included)**

### Assets 101

**9:00 am - 12:00 pm**

### Lunch

**12:00- 12:30**

### Assets 201

**12:30 pm - 3:30 pm**

Registration Info or Questions?

Call NEAHMA 781-380-4344

Participants who attend the full 6 hours of this workshop will earn 6 CEU's.

## REGISTRATION FORM

Fax In Registration (781) 380-4842

Registration Deadline: July 10, 2009

MA Assets 101/201 Workshop: July 15, 2009

Please complete a separate form for each registrant and fax registration. Mail a hard copy along with your payment to: NEAHMA, 400 Washington Street, Suite 210, Braintree, MA 02184

Online payment option available at [www.neahma.org](http://www.neahma.org)

### Registration Fees:

\_\_\_\_\_ Member \$ 259 \_\_\_\_\_ Non Member \$329

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

Title: \_\_\_\_\_

Management Co: \_\_\_\_\_

Property Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

### Cancellation Policy:

There is a \$50 administrative fee for cancellation 15 working days prior to the course. After this date, fees are *non-refundable*. A substitute may be sent in the place of the registrant. Class space is limited; therefore your registration must be accompanied by full payment in order to confirm your space for this course.

### Outstanding Collection Policy:

Payment for trainings and workshops are payable upon receipt. Registrants with outstanding balances that exceed 90 days will be suspended from attending future trainings and workshops until payment is received in full.

This organization complies with the Title III of the Americans with Disabilities Act (ADA). The site is accessible for individuals with disabilities and if a registrant requires special accommodations please contact the NEAHMA office at least ten days prior to the date of the course.