

Will This House Pass FHA Inspection and Vacation Home Winterization?

Thomas Stone, Speaker
October 26, 2011 8:30 - 12:15 3.75 hrs credit

An FHA guaranteed loan is an attractive financing option for buyers, but there are many requirements that must be met before a home loan will be approved. This class will cover the various requirements that are included in an FHA inspection and will assist the real estate professional to help buyers and sellers use this type of financing. The instructor will also explain the winterization process for vacant homes and who is responsible for them.

Avoid Pitfalls by Learning the Answers to the "Hottest" Questions on the Legal Hotline

Don Smith, Speaker
October 26, 2011 1:15 - 5:00 3.75 hrs credit

This course will identify and discuss the most common questions/issues raised by callers on the MAR Legal Hotline. The instructor will draw on his insight from receiving 200-300 calls per month to offer ideas on how to avoid common mistakes and pitfalls. Hear actual scenarios about common legal claims made against real estate agents, areas of continuing confusion in agency, advertising do and don'ts, the potential pitfalls with the increasing use of contract for deeds, and common intra-company issues, along with tips on minimizing liability and practical guidance in handling problems in these areas of practice.

Successfully Marketing HUD Properties in Partnership with BestAssets

Gardner Story, Christopher Martinez, Speakers
October 27, 2011 9:00 - 12:00 3 hrs credit

This course will provide instructions for becoming a HUD registered broker and guidelines for submitting proper bids for HUD properties. We will discuss marketing tactics and how to properly submit a HUD 9548 sales contract along with appropriate addendums.

Agency and Fair Housing

Jo Christensen, Speaker
February 2, 2012 9:00 - 11:00 2 hrs credit

The Department of Commerce requires each licensee to take one hour of Agency and one hour of Fair Housing in each license cycle. Join this interactive class that fulfills these requirements; and in depth view of Agency and our responsibilities to Fair Housing.

USPAP

Susanne Barkalow, Speaker
February 8, 2012 8:00 - 5:00 8 hrs credit

2012 - 2013 National Uniform Standards of Professional Appraisal Practice update. Includes changes to the 2012 edition of USPAP, along with a review of the basic parts of USPAP and application of USPAP to "real world" situations.

The Basics of Agency Law and MNAR Forms

Jo Christensen, Speaker
February 9, 2012 1:15 - 5:00 3.75 hrs credit

This class will satisfy the licensee's requirement for one hour of Agency Law in addition to the MNAR Forms review and updates as it applies to residential real estate practices. This class fulfills your DOC Agency requirement.

CRS Course - The New Negotiating Edge... A 5-Step Behavioral Model

Ed Hatch, Speaker
March 14, 2012 8:30 - 5:00 7.5 hrs credit

Negotiation is a dialogue between two or more people or parties, intended to reach an understanding, resolve point of difference, or gain advantage in outcome of dialogue, to produce an agreement upon courses of action. (Wikipedia) This is what clients want their professional to do for them. In this class you will not only have a complete understanding of the most current, innovative and effective negotiation strategies, but also specific real estate applications to help in your day-to-day negotiations with and for your clients.

**UP NORTH
EDUCATION**
March 21 and March 22 classes
will be held at the
Northern Lights Casino, Walker

Hi-Tech in a Hi-Touch Business

Mike Brennan, Speaker
March 21, 2012 8:30 - 12:15 3.75 hrs credit

Today's transaction is more complex than ever before. Layering technology with a more complex sale for some

agents is a challenge. This course will expose licensees to current technological devices and ways to stay in contact with their clients more effectively, leverage time for more efficient use and insure that the consumer is properly served! By using technology, agents can better meet the needs of their principal. Agents will learn about Android Operating Systems, smart phones, email POP servicers, digital signatures and electronic forms. Class location Walker.

Financing Today's Buyer

Chris Prescott, Speaker
March 21, 2012 1:15 - 5:00 3.75 hrs credit

This course is designed to educate real estate agents on the pros and cons of using contract for deed financing. The instructor will explain the differences between contract for deed and a mortgage financing and review the associated paperwork. In addition, various types of seller financing will be addressed with a focus on the assumption of existing financing. This is important due to the fact that many new loans being written are FHA loans. Students will also come away understanding the rent to own concept and how this may be a viable solution to today's buyer. The associated paperwork will be reviewed and the benefits of rent to own for both the buyer and the seller. Class location Walker.

2011-2012 R. E. Module - Residential Leasing

Brad Boyd, Speaker
March 22, 2012 8:30 - 12:15 3.75 hrs credit

The course is designed to introduce the licensee to leasing residential properties. It will explore the content of the lease listing agreement, addenda, disclosures and identify issues and expertise needed when working with the homeowner. Tenant agreement and rental application process will be covered; also credit checks and fair housing issues when working with renters and landlords. Sample lease agreements content will be discussed along with how agents can assist and manage the move-in process. Risk management measures will be addressed along with how the licensee can assist when landlords and tenants have problems. This class fulfills the DOC Module requirement. Class location Walker.

Managing Risk & Controversy in a Complicated Real Estate Marketplace

Brad Boyd, Speaker
March 22, 2012 1:15 - 5:00 3.75 hrs credit

Real estate transactions, laws and regulations, not to mention the current economic climate, make your job more complicated. Foreclosures, short sales, REO properties, the new MARS regulations, increasing controversies related to

disclosure, pitfalls of agents moving outside their area of expertise, the dos and don'ts of charging a broker administration fee, current Department of Commerce issues/investigations and other timely and topical themes will be addressed in this fast-paced and comprehensive course. Class location Walker.

2011-2012 R. E. Module - Residential Leasing

Brad Boyd, Speaker
April 12, 2012 8:30 - 12:15 3.75 hrs credit

SEE MARCH 22 FOR CLASS DESCRIPTION.

This class fulfills the DOC Module requirement.

E-Marketing 101

Rob Mehta, Speaker
April 12, 2012 1:15 - 5:00 3.75 hrs credit

Social media is changing the way the world is communicating. Internet tools are offering enhanced avenues for real estate agents to market their services to buyers and sellers. This class will offer instruction of effective methods for real estate agents to use with today's new generation to offer a higher level of service and be in a better position to offer real estate advice using social media.

How to Work with Investment Property - BUYERS

Tom Lundstedt, Speakers
May 2, 2012 8:30 - 12:30 4 hrs credit

Your clients want good investment properties-from single-family rental houses to duplexes and beyond. REALTORS® who can confidently evaluate rental properties and present information to buyers in a clear, understandable manner can dominate this growing market. This seminar includes: A simple, one-page worksheet that makes it easy to enlighten and motivate buyers; How to calculate the rate of return before the purchase; Maximizing tax benefits by using the depreciation deduction most people overlook.

How to Work with Investment Property - SELLERS

Tom Lundstedt, Speakers
May 2, 2012 1:00 - 5:00 4 hrs credit

It takes at least as much knowledge and strategy to sell a property at the right time, as it does to buy...maybe more! Many real estate investors hold their property far too long. As their equity grows, the rate of return on that equity falls. This session demonstrates that property owners can greatly boost the rate of return-and increase their wealth by moving the equity from their current property to one, or more, new properties. It's a powerful way to increase listings, plus make more sales. Stand out from your competition by knowing:

The best way to establish the value of a rental property; How to tell if a property's rate of return still measures up; When and how to move the equity from one property to another.

CWC Planning & Zoning and GIS Mapping

Chris Pence, Gary Griffin, Doug Hansen, Speakers
May 9, 2012 8:30 - 12:15 3.75 hrs credit

Protecting private property rights is in the utmost interest of all. In this class students will get an overview of the land use from Crow Wing County. The second portion of the class will teach you how to use the Crow Wing County GIS mapping site. It is very important to confirm with the buyer or seller the exact location of the property. You will familiarize yourself with the tools of the site, search and identify property information, and create maps.

Agency and Fair Housing

Jo Christensen, Speaker
May 9, 2012 1:15 -3:15 2 hrs credit

The Department of Commerce requires each licensee to take one hour of Agency and one hour of Fair Housing in each license cycle. Join this interactive class that fulfills these requirements; and in depth view of Agency and our responsibilities to Fair Housing.

Completing FHA Appraisals

Susanne Barkalow, Speaker
June 6, 2012 8:00 -5:00 8 hrs credit

Learn what changes have occurred in recent years with respect to the completion of FHA appraisals, how to handle property repairs and deficiencies, how to complete an FHA appraisal in compliance with FHA handbooks and guidance, and who can complete FHA appraisals.

Double check the GLAR website (www.greaterlakesrealtors.com) for locations and times for classes; they do vary, or may have changed. If you are late for class, you are welcome to stay, but will not receive credit.

New Member Orientation

October 28, 2011; January 25; April 25; July 25, 2012

9:00 - 12:00, lunch break, 1:00 - 4:45
3.75 hrs credit total, includes The Code of Ethics

Why did I join the REALTOR® Association?

The benefits are unbelievable! You are now connected to a network of REALTORS® on the Local, State and National levels!! The resources at your finger tips are only a step away! Learn about what benefits you will receive with your membership and how you can get involved.

The Golden Rule is the rule for all members. The afternoon will consist of learning the National Association of REALTORS® Code of Ethics. The case studies are great! This class fulfills your NAR Ethics requirement.

Although this class is mandatory for all New Members to GLAR, you won't want to miss it!

The Code of Ethics

October 28, 2011; January 25; April 25; July 25, 2012

1:00 - 4:45 3.75 hrs credit

An obligation of membership into the National Association of REALTORS® is to be informed and understand the National Association of REALTORS® Code of Ethics and Minnesota License Law. This course is designed to provide information on the Code, enforcement and arbitration of disputes, the Golden Rule and Minnesota Law as it relates to real estate. This class fulfills your NAR Ethics requirement.

2011 - 2012 Continuing Education Schedule

<u>Date</u>	<u>Class</u>	<u>Credits</u>
10-06-11	What Are You Worth? Safety Awareness	3
10-19	RE Module - Residential Leasing	3.75
10-19	Contract Formation, Electronic Signatures	3.75
10-26	FHA Inspection & Home Winterization	3.75
10-26	"Hottest" Legal Hotline Questions	3.75
10-27	Marketing HUD Properties	3.75
10-28	New Member Orientation	3.75
10-28	The Code of Ethics	3.75
01-25-12	New Member Orientation	3.75
01-25	The Code of Ethics	3.75
02-02	Agency and Fair Housing	2
02-08	USPAP	8 **
02-09	Agency Law & MNAR Forms	3.75
03-14	New Negotiating Edge - Behavioral Model	7.5
03-21	Hi-Tech in a Hi-Touch Business- Up North	3.75
03-21	Financing Today's Buyer- Up North	3.75
03-22	RE Module - Residential Leasing- Up North	3.75
03-22	Managing Risk & Controversy- Up North	3.75
04-12	RE Module - Residential Leasing	3.75
04-12	E-Marketing 101	3.75
04-25	New Member Orientation	3.75
04-25	The Code of Ethics	3.75
05-02	Work with Investment Property - Buyers	4
05-02	Work with Investment Property - Sellers	4
05-09	CWC Planning & Zoning & GIS Mapping	3.75
05-09	Agency and Fair Housing	2
06-06	Completing FHA Appraisals	8 **
07-25	New Member Orientation	3.75
07-25	The Code of Ethics	3.75

** Appraiser and Real Estate Approved

Pre-registration and cancellations are required within 24 hours of class time.

No-Shows, Walk-Ins & Late Registrations will be subject to an administration fee:

No-Shows/Non-Cancels	\$25.00 per class
Late Cancellations	\$5.00 per class
Late Registrations	\$5.00 per class
Walk-Ins	\$5.00 per class



The Greater Lakes Association of REALTORS®

2011 - 2012

REALTORS®
and
APPRAISERS

Continuing Education Schedule

www.greaterlakesrealtors.com

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\$110 current members

\$175 non members