

1031 Exchange

Steve Katkov
January 17, 2007 9:00 am - 12:00 pm
First American Title, Sponsor

This class will explain the basic "nuts and bolts" of the 1031 process and highlight the most common questions and problems people have in doing 1031 exchanges. You will learn how to use the powerful tool of 1031 exchanges to leverage, consolidate and diversify assets and how this is a sound part of a real estate investing strategy.

Storm Water & Erosion Control Permit Process for Individual Home Owners

Westwood Professional Services
January 17, 2007 12:30 pm - 4:30 pm
Westwood Professional Services, Sponsor

This is a seminar tailored to the individuals that market and sell individual lots and how construction can affect anticipated buyers. The seminar will discuss what is needed and expected from lot owners and present things to be aware of that could affect these buyers. Information will be presented that will outline what paperwork is needed from them as well as what will be required under the construction process.
APPROVAL PENDING.

It's All About Septics

Tom Esperson
January 25, 2007 9:00 am - 12:00 pm
Becky Butcher, Bremer Bank, Sponsor

Why would you be inclined to listen to a licensed septic inspector? Selling a home with a septic system means that you need to know something about how a septic system works, selling land that needs a septic system, or is the septic system in compliance?

CMAs For Dummies

Denny Montague
January 25, 2007 12:30 pm - 4:30 pm
Becky Butcher, Bremer Bank, Sponsor

Just Kidding! This class is designed to take the guess work out of doing a market analysis, how to make adjustments, and what to look for in comparables. Learn adjustment costs for used home replacements, garage rates, flats or extra feature adjustment, physical depreciation, and increase factors for your CMA.

Only Agency Forms

Jo Christensen
February 8, 2007 9:00 am - 11:00 am
Wells Fargo Home Mortgage, Sponsor

Relationships between the consumer and the agent are vital

to a transaction. Learn how to fill out the forms to protect the consumer and yourself. This class fulfills the Department of Commerce Agency requirement.

Cracked and Broken Credit: How to Fix It

Todd Rooker, ProSource
February 8, 2007 12:15 pm - 4:00 pm
Wells Fargo Home Mortgage, Sponsor

Helping clients improve their credit scores can create a lifelong relationship. From auto and life insurance to mortgage and loan rates, credit scores are the defining element of a client's overall financial life. Yet most consumers and real estate agents are unfamiliar with the credit scoring process. What passes as common sense, like paying off collection accounts and staying clear of credit cards can actually lower a score. Here's your opportunity to get a behind-the-scene look at the credit scoring industry, including its history and outrageous shortcomings.

What REALTORS® Need to Know About Foreclosure

Lynn Salminen
February 14, 2007 8:30 am - 12:30 pm
Wells Fargo Home Mortgage, Sponsor

The process of foreclosure is scary and unfortunately some consumers find themselves in that position. Learn how the foreclosure process works, review the needed forms and learn how to direct sellers in this process.

When Bad Things Happen to Good Transactions

Lynn Salminen
February 14, 2007 1:00 pm - 5:00 pm
Wells Fargo Home Mortgage, Sponsor

The seller is very anxious to sell his home and has not ever sold one. He comes to the real estate agent to list his home. Students will learn what questions the prospective seller will be asked at closing that could be potential problems that could stop or delay the closing.

***TRADE SHOW AT BREEZY POINT RESORT
FOLLOWING EDUCATION MARCH 7, 2007***

Agency, Fair Housing, Demographics

Chris Galler, MAR
March 7, 2007 9:00 am - 12:00 pm
Wells Fargo Home Mortgage, Sponsor

This three hour session will have you reviewing agency law and how it has shaped the relationship between consumer and

licensee, fair housing laws and the obligations of all licensees and how demographic changes of the past have influenced housing trends and how shifts may impact housing choices in the future. This class fulfills the DOC Agency and Fair Housing requirements. *Class location Breezy Point Resort.*

Forms, Forms & More Forms (MAR that is)

Jo Christensen
March 22, 2007 9:00 am - 3:30 pm
Rels Title, Sponsor

The Minnesota Association REALTORS® has created forms or real estate for the protection of the real estate agents and the consumer. This is a comprehensive class on the forms.
APPROVAL PENDING.

6 Keys to Doubling Your Business & Income

Buddy West
March 28, 2007 8:00 am - 12:00 pm
Countrywide Home Loans, Sponsor

Don't let the lack of continuing education hours prevent you from attending this class. You will not be disappointed! Buddy is a national speaker; let him motivate you with new ideas and strategies. The market is changing, are you? How much are you working **on** your business, not **in** your business? It takes attitude, focus, goals, data management, improving sales techniques and knowing what opportunities exist. Discover the keys to your success. (*CE credit denied by DOC*)

Communicate Successfully

Buddy West
March 28, 2007 12:30 pm - 4:30 pm
Countrywide Home Loans, Sponsor

In the everyday process of dealing with consumers, wouldn't it be wonderful to be able to read their minds? This class will help you to know who you are dealing with and how they react, so you can form a good working relationship. If the consumer is a fact finder, you will learn how to pick up on this and then be able to give the consumer the information in the fashion he needs.

Title 101

Bill Goers, Dawn Holmberg, Stacy Johnson, Stacie Fuhrer
April 5, 2007 12:45 pm - 3:45 pm
Mid Minnesota Federal Credit Union, Sponsor

What happens after the purchase agreement is all signed and now it has to go to the lender for approval? Learn the different aspects of the title process, what is abstracting review title examinations, title insurance, and land developments.

***UP NORTH EDUCATION
April 18 and 19 classes will be held at
The Bear Paws in Hackensack.***

RE Fraud: How to Protect Your License

Shannon, ProSource
April 18, 2007 8:15 am - 12:00 pm
Wells Fargo Home Mortgage, Sponsor

In business you have to watch your back. Increases in real estate fraud have grabbed the attention of federal law enforcement agencies as well as local media. With more dishonest lenders, appraiser and mortgage brokers as well as deceitful agents and even devious buyers and sellers, today's licensees must be alert for potential fraud throughout the transaction process. Find out how.

Individual Sewage Treatment Systems

Kevin Kloepnner
April 18, 2007 12:30 pm - 4:15 pm
Wells Fargo Home Mortgage, Sponsor

Why do REALTORS® and Appraisers need to know about septic systems? Buyers want a home with a septic system that works. Learn about the changes to the rules that will affect your clients. New code changes will be in place January 2007.

Houses: 20 Cost Effective Improvements

Barry Strand, ProSource
April 19, 2007 8:30 am - 5:00 pm
Deerwood Bank, Sponsor

Minnesota homeowners are spending more time and money fixing up their places than ever before. U.S. Census Bureau statistics indicate that maintenance and repairs make up about 30% of the expenditures. Here is your guide to 20 home improvements that add immediate resale value. It includes the mandatory energy efficiency training for building contractors.

2007 Agency and Ethical Issues

Don Smith, Linda Modlinski, Chris Galler
May 24, 2007 9:00 am - 12:00 pm
Wells Fargo Home Mortgage, Sponsor

Don, Linda and Chris will examine agency issues and ethical business practices in real estate transactions, using a variety of scenarios. They will use examples and case studies that will illuminate what actions and measures you need to take to avoid agency problems and to reinforce statutory and ethical duties and responsibilities. This class is a must! Fulfills the DOC Agency and the NAR Ethics requirements.

USPAP

Susan Barkalow
May 30, 2007 8:30 am - 5:00 pm

This class is the required Appraiser course. Susan will cover the USPAP structure and give an overview of the recent changes. Learn the USPAP myths, misconceptions, common errors and deficiencies.

Houses: Is This Legal?

Barry Strand, ProSource
June 6, 2007 8:30 am - 5:00 pm
Erna Folta, First Federal Savings & Loan, Sponsor

New disclosure requirements about permits for home repairs, remodeling and construction place sellers in a quandary. On some properties the previous owner performed his own remodeling. On others, the previous owners withheld this information. And many homeowners believe a permit is not required for something simple. This class addresses the confusion about permits and code compliance. While specifics may differ from city to city, the requirement for the licensed contractor and the homeowner is the same. Using case studies and examples, you'll learn to sort through the bureaucracy.

You've Got Your License. Now What?

Jo Christensen
June 13, 2007 9:00 am - 12:00 pm
Wells Fargo Home Mortgage, Sponsor

Practical information that you use in your day to day business is what you will learn from this class; plat book uses, locating information regarding real estate issues, independent contractor issues and more. ONLY ONE HOUR CE CREDIT APPROVED!

Charitable Gifting of Real Estate

Mike Burton
June 13, 2007 12:30 pm - 1:30 pm
Wells Fargo Home Mortgage, Sponsor

Real Estate comprises approximately 45% of the net worth of Minnesota residents. Combined with the aging of our population, the increase in sophisticated estate and financial planning, the use of real estate as a charitable tool is on the rise and also has tax savings. Using a case study, students will learn that gifting of real estate just might fit their clients' needs.

e-PRO

On-line Course 25 hours CE credit
In today's fast-paced world of real estate, you need to become an internet professional with e-PRO®...the only technology certification program offered by the National Association of REALTORS®.

NAR Ethics

On-line Course 3 hours CE credit
Following the Golden Rule is sometimes harder than we think. This course will review the NAR Code of Ethics through scenarios and quizzes.

New Member Orientation, Ethics, Forms, MLS

October 27, 2006, April 25, July 26, October 25,
I Like It Like That, Sponsor

January 24, 2007 - *Atlas Abstract, Sponsor*

New Member Orientation

6 hrs continuing education credit **9:00 - 4:30**

Code of Ethics only

3 hrs continuing education credit **9:00 - 12:30**

MLS only

1.5 hrs continuing education credit **1:00 - 2:30**

Forms only

1.5 hrs continuing education credit **2:45 - 4:15**

The NAR Code of Ethics is the basis of conduct for members. Review the Code through the rules and case studies. The MNAR forms protect buyers, sellers and agents. Learn how to fill out the forms for the protection of all. The MLS is the tool that allows agents to help buyers and sellers expedite their search in the transaction of selling or buying a home. Learn the rules of the road. This class fulfills the NAR requirement for the Code of Ethics.

Real Estate approval only.

Paragon Classes (The MLS Connection)

Beginner **9:00 - 12:00**

November 15, 2006, January 31, 2007, March 21,
May 23, July 19, September 6

Buyers and Sellers want to purchase and sell homes as quickly as they can. Your job is to help make that happen by learning how to use the MLS system.

Advanced **9:00 - 12:00**

December 7, 2006, February 7, 2007, April 26, June 21,
August 8, October 17

Need to create a CMA for your buyers, sellers, lenders? Come to this class to learn how to create a CMA on the Paragon system. Buyers, sellers and lenders will appreciate your ability to expedite the process.

Computer classes are held at the Association Office - we have 15 laptops for member use. If you have your own with a wireless connection, you are welcome to bring it.

**All Education classes will be held
at the Association Office, excluding the
March 7, April 18 & April 19 classes.
Thank You to the sponsors,
who provide refreshments and lunch.**

2006-2007 Continuing Education Schedule

12-07-06	MLS Connection - Advanced	3**
01-17-07	1031 Exchange	3
01-17-07	Storm Water & Erosion Control Permit	4
01-24-07	New Member Orientation	6
01-24-07	Ethics, MLS, Forms	3,1.5,1.5
01-25-07	It's All About Septics	3**
01-25-07	CMA for Dummies	4**
01-31-07	MLS Connection - Beginner	3**
02-07-07	MLS Connection - Advanced	3**
02-08-07	Only Agency Forms	2
02-08-07	Cracked & Broken Credit: How to Fix It	3.75
02-14-07	What REALTORS® Need to Know about Foreclosure	4
02-14-07	When Bad Things Happen to Good Transactions	4
03-07-07	Agency, Fair Housing, Demographics	3
03-21-07	MLS Connection - Beginner	3**
03-22-07	Forms, Forms and More Forms	6AP
03-28-07	6 Keys to Doubling Business & Income	0
03-28-07	Communicate Successfully	4
04-05-07	Title 101	3
04-18-07	R.E. Fraud-How to Protect Your License	3.75
04-18-07	Individual Sewage Treatment Systems	3.75**
04-19-07	Houses: 20 Cost Effective Improvements	7.5
04-25-07	New Member Orientation	6
04-25-07	Ethics, MLS, Forms	3,1.5,1.5
04-26-07	MLS Connection - Advanced	3**
05-23-07	MLS Connection - Beginning	3**
05-24-07	2007 Agency and Ethical Issues	3
05-30-07	USPAP	8**
06-06-07	Houses: Is This Legal?	7.5**
06-13-07	You've Got Your License, Now What?	1
06-13-07	Charitable Gifting of Real Estate	1
06-21-07	MLS Connection - Advanced	3**
07-19-07	MLS Connection - Beginning	3**
07-26-07	New Member Orientation	6
07-26-07	Ethics, MLS, Forms	3,1.5,1.5
08-08-07	MLS Connection - Advanced	3**
09-06-07	MLS Connection - Beginning	3**
10-17-07	MLS Connection - Advanced	3**
10-25-07	New Member Orientation	6
10-25-07	Ethics, MLS, Forms	3,1.5,1.5

ON LINE e-PRO 25
ON LINE NAR Ethics 3

** - Appraiser Approved
AP - Approval Pending



The Greater Lakes
Association of REALTORS®

2006 - 2007

REALTORS®
and
APPRAISERS

**Continuing
Education
Schedule**