



Lexington-Bluegrass Association of REALTORS[®]

Education Class Schedule

As of 2-17-10

Date	Hours	Course	Description	Cost	Instructor	Credit Hours
Monday February 22 Education Center	9:00am to 12:00pm	MLS Rapattoni Training	If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hot sheets, to load pictures and attached documents and so much more!	No cost	Debbie Hamilton	No Credit (just good information)
Wednesday February 24 Education Center	9:00am to 12:00pm	CSI: Kentucky Commercial Sales Introduction	Most licensees in Kentucky have little education, experience or training for representing buyers and sellers of income producing real estate. But they do it because somebody asks them to. This class will re-orient the residential sales person from "bricks to bucks".	<u>No cost to members</u> \$35 for non-members	Woodrow Wilson	3 hours Elective
Wednesday February 24 Education Center	1:00pm to 4:00pm	ANSI, Residential Measuring Standards	Designed to prepare the real estate professional to measure and report the square footage of a single family residence in compliance with the American National Standards Institute. Recognized and developed by the Employee Relocation Council, HUD, FannieMae, VA, and NAR, it is the only published, nationally recognized method for measuring houses.	<u>No cost to members</u> \$35 for non-members	Woodrow Wilson	3 hours Legal/law
Monday March 1 Education Center	12:00pm to 1:00pm	U2 CLUB - Realtors Under Two Years	Bring your lunch and enjoy the camaraderie of your fellow agents who have been in the business for two years or less. Topic For March will be Procuring Cause.	<u>No cost to members</u> Not offered to non-members	Myrna Downing	No CE
Wednesday March 3 Education Center	9:00am to 12:00pm	Agents, Ethics and the Law (ETHICS)	"Companies that are dedicated to doing the right thing, have a written commitment to social responsibility, and act on it consistently are more profitable than those who do not." A refreshing, new and different look at the "Code of Ethics". There is no such thing as "real estate" ethics. Ethics are ethics. You will learn about the grievance process from start to finish. The correlation between the Code and the KREC License Law. You will also look at the arbitration process and take a look at the most violated codes.	<u>No cost to members</u> \$35 for non-members	Mike Gooch	3 hours Legal/law

Wednesday March 3 Education Center	1:00pm to 4:00pm	Buyer Forms	This class teaches new members how to use all the forms designed for the buying process AND gives seasoned agents a great refresher!	<u>No cost to members</u> Not offered to non-members	Mike Gooch	3 hours Legal/law
Thursday March 4 Education Center	11:30am to 1:30pm	Home Advantage with Wells Fargo	Walk away from this session with strategies to help you sell more homes! Listing Edge-sell your listings faster. FHA Financing and changes. RESPA Reform-New HUD and New GFE. Rural Housing Programs. LUNCH PROVIDED.	<u>No cost to members</u>	Jason Heflin Wells Fargo	No CE
Tuesday & Wednesday March 9 & 10 Education Center	8:30am to 5:00pm	ABR Designation Course	The Accredited Buyer Representative Designation is the benchmark of excellence in buyer representation. The overall goals are to educate and prepare buyer's reps to provide the kind of service and fidelity to buyers that sellers have always enjoyed, and to offer methods for building your buyer representation business. You will examine the evolution of buyer representation, agency, relationships, building and maintaining a buyer representation business, office policy, disclosure and informed consent, conflicts of interest, reducing liability and negotiating. Together this information creates a comprehensive guide to help you become an effective, efficient and profitable buyer's representative.	<u>\$275 to Members</u> \$300 for non-members (You need this ABR Designation Course and an ABR Elective Course to complete all education needed for the ABR Designation)	Sandy Huwel	6 hours Legal/law
Thursday March 11 Education Center	8:30am to 4:30pm	Short Sales and Foreclosure Resource NEW NAR SFR Certification & ABR ELECTIVE	For many real estate professionals, short sales and foreclosures are the new "traditional" real estate transaction. Knowing how to help sellers maneuver the complexities of short sales as well as help buyers pursue short sale and foreclosure opportunities are not merely good skills to have in today's market - they are critical.	<u>\$50 to members</u> \$75 for non-members	Sandy Huwel	6 hours Legal/law
Tuesday March 16 Education Center	9:00am To 12:00pm	Home Inspections: What You Need To Know	This class will familiarize you with what a home inspection is trying to accomplish, help you understand what a home inspection is NOT intended to be and advise you on how to choose a competent home inspector.	<u>No cost to members</u> \$35 for non-members	Steve Pruitt	3 hours Elective
Tuesday March 16 Education Center	1:00pm to 4:00pm	Real Estate Fraud	In this course you will learn to recognize a suspicious property transaction, develop a credible "Brokers Price Opinion", distinguish between price and value and recognize a legal flip versus an illegal flip.	<u>No cost to members</u> \$35 for non-members	Larry Disney	3 hours Legal/law
Wednesday March 17 Education Center	9:00am to 12:00pm	Leverage Your Real Estate Business Using Global & Regional Data	The recession of 2008 and 2009 created a housing marketplace where fear and financial uncertainty flourished for both consumers and professionals. Housing transactions were marked by increased days on market, unrealistic expectations of consumers, individuals and families suffering loss of income and home, and, understandably, an emotional climate for all. It is the mission of this class to help Realtors gain an "edge" in their businesses by having a greater working knowledge of data specific to the housing market.	<u>No cost to members</u> \$35 for non-members	Kay Wright	3 hours Elective

Thursday March 18 Education Center	9:00am to 10:00am	Presenting Multiple Offers	What's fair and what's not? This class will teach you to follow the Code of Ethics and KY license Law in the presentation of multiple offers. Learn to position yourself and clients for success! CE for people on the move!	<u>No cost to members</u> \$15 for non-members	Karen Pannell	1 hour Legal
Thursday March 18 Education Center	10:15am to 11:15am	Fair Housing / Anti-Trust	What you thought you knew, but didn't. Does "reverse discrimination" exist? It's a free country, I can boycott whomever I choose. Right? This class will open your eyes to the blind sides of fair housing and anti-trust. CE for people on the move!	<u>No cost to members</u> \$15 for non-members	Karen Pannell	1 hour Legal
Thursday March 18 Education Center	11:30am to 12:30pm	Getting Buyer Commitment	Buyer Agency – Obtaining buyer loyalty. No more losing buyers to a FSBO, or worse, a competitor! Learn how to get buyers to commit to work with you exclusively...and feel good about it! CE for people on the move!	<u>No cost to members</u> \$15 for non-members	Karen Pannell	1 hour Legal
Tuesday March 23 Education Center	9:00am to 12:00pm	Competitive Market Analysis 101	This class lays the groundwork for the sales licensee to perform credible Competitive Market Analyses or Broker Price Opinions for listings and buyer representation clients. It will also benefit the agent in dealing with appraisal issues on pending contracts. A must for new agents...a great re-fresher and focus activity for seasoned practitioners.	<u>No cost to members</u> \$35 for non-members	Woodrow Wilson	3 hours Elective
Tuesday March 23 Education Center	1:00pm to 4:00pm	The Money Pit	The listing destined to devour someone's life savings! A fast forward through-the-years of experience with homes that are considerably less than perfect. Liability concerns and practical solutions are emphasized, within the appropriate scope of work for licensees.	<u>No cost to members</u> \$35 for non-members	Woodrow Wilson	3 hours Legal/law
Wednesday March 24 Education Center	8:30am to 1:00pm	Certified Tourism Ambassador	The 2010 World Equestrian Games are coming and the Bluegrass wants to be ready! This is a great course to teach people what makes this area special so they can be helpful to visitors and answer their questions. The class will focus on the history of Lexington and the Bluegrass, on regional attractions such as horse farms, bourbon distilleries, festivals, historic sites and museums. We want local people to know what the Bluegrass has to offer! There is pre-class reading material.	\$20 Flat Fee	Julie Schickel	No Credit (just good information)
Thursday March 25 Education Center	9:00am to 4:00pm	Kentucky CORE Course	The mandatory KREC required CORE course for agents born in the months of October, November or December. License Law, Fair Housing, Disclosure, Agency, Property Management and Contracts are the topics of this course. This class is required every 4 years.	<u>\$40 for Members if paid before day of class - \$60 if paid day of class</u> \$75 for non-members	Ginny Lawson	6 hours Legal/law

Monday March 29 Board Room	9:00am to 12:00pm	MLS Rapattoni Training	If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hotsheets, to load pictures and attached documents and so much more!	No cost	Debbie Hamilton	No Credit (just good information)
Tuesday April 6 Education Center	9:00am to 12:00pm	What Do I Do Now?	Have you ever wondered what to do next when working with one of your clients when a problem arises, when answering a complaint filed at the KREC, when changing companies, when working with a difficult cooperating broker, and when looking for a legal answer? If so, this is the class for you. This class covers the law and practice related to the everyday situations and questions arising in the daily practice of real estate.	<u>No cost to members</u> \$35 for non-members	Ginny Lawson	3 hours Legal/law
Tuesday April 6 Education Center	1:00pm to 4:00pm	Code of Ethics vs. License Law (ETHICS)	This class, which has been approved by the KREC for law credit, gives the licensee a chance to compare the similarities and differences in the code of ethics and the license law. An additional section shows that in many instances the code and law are, in fact, complementary. The class satisfies the NAR quadrennial requirement for ethics.	<u>No cost to members</u> \$35 for non-members	Ginny Lawson	3 hours Legal/law
Thursday April 8 Education Center	9:00am to 12:00pm	Crime Prevention for RE Agents Real Estate Agent Safety Seminar	The Southern Crime Prevention Task Force is pleased to announce an exciting new training seminar that addresses ways that agents can be safer on the job, in & out of their offices. This seminar is not on self-defense but is geared towards psychological advantages that agents can use in order to be safer. After the class he will have products to purchase - No obligation to buy.	<u>No cost to members</u> \$35 for non-members	Commander AJ Gwyn Retired Law Enforcement Investigator from Metro Atlanta, GA	3 hours Elective
Tuesday April 13 Education Center	9:00am to 12:00pm	Fair Housing	This course deals with the legal issues of Fair Housing. Upon completion, the agent will understand the conduct prohibited by the federal fair housing laws and be able to conduct their real estate practice in compliance with these laws. Fair Housing means every person has the same opportunities to purchase, lease, or occupy residential real property.	<u>No cost to members</u> \$35 for non-members	Jonah Mitchell	3 hours Legal/law
Tuesday April 13 Education Center	1:00pm to 4:00pm	Toughin' It Out In A Tough Market	Its Tough Out There! Identify significant changes in the Marketplace, the Customer/Client and the Realtors in today's market slowdown. Remodel your business plan and redirect your energies by embracing the technology. Adapt tomorrow business changes necessary to continue to be a leader in the real estate industry.	<u>No cost to members</u> \$35 for non-members	Jonah Mitchell	3 hours Elective

Thursday April 15 Education Center	9:00am to 4:00pm	Risk Management for BROKERS – New CORE Course for BROKERS	Risk Management Course for Brokers. This course was designed specifically for Brokers and provides risk management and best practice tips, along with case studies to illustrate problem areas. Here are just a few of the topics that will be covered in this six-hour program: contract and agency issues, handling your escrow account, KREC complaint and licensing information for Brokers, foreclosures, mortgage fraud, antitrust, office policy and business plan information. This course can take the place of the mandatory required Kentucky CORE Course for Brokers born in the months of October, November or December. Space is limited to 40.	\$40 for Members if paid before day of class - \$60 if paid day of class <hr/> \$75 for non-members	Ginny Lawson	6 hours Legal/law
Tuesday April 20 Education Center	10:00am to 11:30am	E-PRO Workshop	Reach the affluent and rapidly growing consumer group who will appreciate your interest and ability in using the internet. These consumers will recognize that a REALTOR who is e-PRO certified will provide them with the latest techniques and services for their home buying and selling needs. Join this elite community of tech savvy real estate professionals. FREE e-PRO Workshop to learn invaluable tech tips and how e-PRO will benefit you, PLUS receive a \$25 discount for your e-PRO course enrollment!	FREE	Sheila Bell	No Credit
Tuesday April 20 Education Center	1:00pm to 4:00pm	Finance 101	GET UPDATED! Government loans are covered in this course. Updates on changes in government financing, pitfalls for qualifying buyers for FHA/VA and property issues with government loans are some of the topics that will be covered.	<u>No cost to members</u> \$35 for non-members	Roberta Wilson	3 hours Elective
Monday April 26 Board Room	9:00am to 12:00pm	MLS Rapattoni Training	If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hot sheets, to load pictures and attached documents and so much more!	No cost	Debbie Hamilton	No Credit (just good information)
Tuesday & Wednesday April 27 & 28 Education Center	8:30am to 5:00pm	NEW NAR Green Designation Core Course	Can we agree that the world is ever-changing? This two day course gives students a broad understanding of green real estate principles—from the concepts of sustainability, New Urbanism, and smart growth to the application of industry ratings and evaluation standards in real estate. As a practical resource, this course shows real estate professionals how to explain to consumers what makes a home, building, or property green , how to list and market green properties while fulfilling ones legal and professional obligations, and how to implement green practices on the road and in the office. The course encourages the real estate professional to be an advocate for green principles in the design and use of homes and commercial buildings and a positive force for creating sustainable communities.	<u>\$275 for LBAR Members</u> \$300 for non-members	Marlene Burkhardt	CE Pending

Thursday April 29 Education Center	8:30am to 5:00pm	NEW NAR Green Designation Residential Elective Course	NAR's Green Designation Residential Elective Course provides real estate professionals with knowledge and awareness of green building principles applied in residences so that they can guide buyer-clients in purchasing and retrofitting green homes as well as help sellers by listing and marketing green properties.	\$100 for LBAR Members <hr/> \$125 for non-members	Marlene Burkhart	CE Pending
Tuesday May 4 Education Center	9:00am to 4:00pm	Kentucky CORE Course	The mandatory KREC required CORE course for agents born in the months of October, November or December. License Law, Fair Housing, Disclosure, Agency, Property Management and Contracts are the topics of this course. This class is required every 4 years.	\$40 for Members if paid before day of class - \$60 if paid day of class <hr/> \$75 for non-members	Jonah Mitchell	6 hours Legal/law
Wednesday May 5 Education Center	9:00am to 12:00pm	Seller Forms	This class teaches new members how to use all the forms designed for the listing process AND gives seasoned agents a great refresher!	No cost to members <hr/> Not offered to non-members	Carole Schoo	3 hours Legal/law
Wednesday May 5 Education Center	1:00pm to 4:00pm	NEW MEMBERS ONLY Association Services & Financing	NEW MEMBERS ONLY! Learn what your association will do for you. Also get basic financing information.	No cost to members <hr/> Not offered to non-members	Elaine Hangis & Jesse Hardin	No Credit
Thursday & Friday May 6 & 7 Education Center	8:00am to 5:00pm	GRI 2 Smart Marketing	This course highlights the skills and tools needed to enhance residential listing and sales success, including communications skills, prospecting and farming strategies, competitive market analysis (CMA), more effective listing presentations, how to better prepare a property for the marketplace, new marketing tools and activities, personal promotion (in person, in print and online), target marketing, working more effectively with new home builders, time management and goal setting for results. TO REGISTER: www.kar.com or call 859-263-7377.	Register by 4/22/10 to pay the EARLYBIRD PRICE of \$99. After 4/22/10 the cost is \$149.	Mike Gooch	3 hours Elective
Thursday May 13 Education Center	9:00am to 12:00pm	Aging America	On the average Americans are now living 30 years longer than they were 100 years ago. For the first time in history there are 5 living generations in America. Each generation with a very different set of core values all shaped by very different times & teachings. Core values = Marketing Hot Buttons! Learn what makes each generation tick. Also a detailed look at generational representation and is it really different?	No cost to members <hr/> \$35 for non-members	Mike Gooch	3 hours Elective

Thursday May 13 Education Center	1:00pm to 4:00pm	Agents, Ethics and the Law (ETHICS)	“Companies that are dedicate to doing the right thing, have a written commitment to social responsibility, and act on it consistently are more profitable than those who do not.” A refreshing, new and different look at the “Code of Ethics”. There is no such thing as “real estate” ethics. Ethics are ethics. You will learn about the grievance process from start to finish. The correlation between the Code and the KREC License Law. You will also look at the arbitration process and take a look at the most violated codes.	<u>No cost to members</u> \$35 for non-members	Mike Gooch	3 hours Legal/law
Monday May 17 Education Center	8:30am to 4:30pm	Short Sales and Foreclosure Resource NEW NAR SFR Certification & ABR ELECTIVE	For many real estate professionals, short sales and foreclosures are the new “traditional” real estate transaction. Knowing how to help sellers maneuver the complexities of short sales as well as help buyers pursue short sale and foreclosure opportunities are not merely good skills to have in today’s market - they are critical.	<u>\$50 to members</u> \$75 for non-members	Sandy Huwel	6 hours Legal/law
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Tuesday May 18 Education Center	1:00pm to 4:00pm	Competitive Market Analysis 102	Hands on CMA Preparation – practical application in CMA construction, comparable and competitive selection, adjustments methodology and reporting alternatives.	<u>No cost to members</u> \$35 for non-members	Woodrow Wilson	3 hours Elective
Monday May 24 Board Room	9:00am to 12:00pm	MLS Rapattoni Training	If you can’t compute, you can’t compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hot sheets, to load pictures and attached documents and so much more!	No cost	Debbie Hamilton	No Credit (just good information)
Thursday May 27 Education Center	9:00am to 12:00pm	Mining Your Own Business	Become an expert pathfinder in distilling the important legal information from various websites – i.e. KREC, KAR, NAR, Legal Scan, Inman News, Real Law Central and others. Comprehend, navigate and prioritize the many updated information portals including the new KREC website. Integrate the new KREC website data/information, forms and documents into your daily real estate use.	<u>No cost to members</u> \$35 for non-members	Jonah Mitchell	3 hours Legal/law

Thursday May 27 Education Center	1:00pm to 4:00pm	What Happened & What's Next	Explaining today's market. Exploring tomorrow's market. What do you do to make money?	<u>No cost to members</u> \$35 for non-members	Jonah Mitchell	3 hours Elective
Wednesday June 2 Education Center	9:00am to 12:00pm	Buyer Forms	This class teaches new members how to use all the forms designed for the buying process AND gives seasoned agents a great refresher!	<u>No cost to members</u> Not offered to non-members	Maria Gnas	3 hours Legal/law
Wednesday June 2 Education Center	1:00pm to 4:00pm	Mishaps, Mistakes and Risk Management	This could be the most important and useful class being taught in Kentucky at this time. It covers A LOT! Almost a mini "core class". If you are going to be involved in a lawsuit as a real estate professional today, learn why we are sued 70% of the time; most importantly – what to do to avoid it and "God forbid" if it should happen, what will help! The gray areas of License Law – Stigmatized Properties/Megan's Law. Understand the agency forms, top to bottom and most importantly "how to" fill them out correctly.	<u>No cost to members</u> \$35 for non-members	Mike Gooch	3 hours Legal/law
Thursday June 3 Education Center	9:00am to 12:00pm	Code of Ethics vs. License Law (ETHICS)	This class, which has been approved by the KREC for law credit, gives the licensee a chance to compare the similarities and differences in the code of ethics and the license law. An additional section shows that in many instances the code and law are, in fact, complementary. The class satisfies the NAR quadrennial requirement for ethics.	<u>No cost to members</u> \$35 for non-members	Ginny Lawson	3 hours Legal/law
Thursday June 3 Education Center	1:00pm to 4:00pm	To Lease or Not To Lease	This class reviews Kentucky's law on leases and lease- options. Because of the current real estate market, many sellers and buyers want to enter into lease-options without understanding the problems with these contracts under Kentucky law. Unfortunately, licensees are trying to help them without understanding the pitfalls for the sellers, buyers and agents. Information in this class will alert agents to these problems.	<u>No cost to members</u> \$35 for non-members	Ginny Lawson	3 hours Legal/law
Tuesday & Wednesday June 8 & 9 Education Center	9:00am to 4:30pm	REO Foreclosure Specialist	Enhance your real estate business by learning how to connect with banks, lenders and REO 3 rd party outsource companies. Learn about BPOs, listing, managing, selling and financing REO properties. The course will cover job descriptions, theory and fundamentals required to participate in the REO industry today. Helpful tools, resume outline, a directory of 200+ BPO companies, 65 REO Asset management companies, more than 14 REO organizations and associations will be provided at the end of the class. Everything about the REO business is time sensitive. TO REGISTER: CLICK HERE TO REGISTER OR www.eventbrite.com/event/550915804	<u>\$199 for LBAR Members</u> \$199 for non-members REGISTER: www.eventbrite.com /event/550915804	Marlene Burkhart	CE Pending

Thursday June 10 Education Center	9:00am to 12:00pm	Leverage Your Real Estate Business Using Global & Regional Data	The recession of 2008 and 2009 created a housing marketplace where fear and financial uncertainty flourished for both consumers and professionals. Housing transactions were marked by increased days on market, unrealistic expectations of consumers, individuals and families suffering loss of income and home, and, understandably, an emotional climate for all. It is the mission of this class to help Realtors gain an "edge" in their businesses by having a greater working knowledge of data specific to the housing market.	<u>No cost to members</u> \$35 for non-members	Kay Wright	3 hours Elective
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Wednesday June 16 Education Center	9:00am to 12:00pm	Finance 102	GET UPDATED! Learn to distinguish between a conventional and non-conventional loan, understand the dynamics of private mortgage insurance and understand a mortgage payment and the costs of a closed loan transaction.	<u>No cost to members</u> \$35 for non-members	Bryan May	3 hours Elective
Thursday June 17 Education Center	9:00am to 12:00pm	Breaking News	The goals of this class are to review the most problematic legal breaches, to be aware of the latest law changes and to strengthen your risk management/reductions.	<u>No cost to members</u> \$35 for non-members	Jonah Mitchell	3 hours Legal/law
Thursday June 17 Education Center	1:00pm to 4:00pm	2 Dozen Things I Wish They Had Taught Me in Real Estate School	Here it is! What everyone wished they had known! Better recognize and deal with several key concerns of new agents. Understand multiple disruptive issues and the best answers when dealing with fellow Realtors and client problems. Adopt into your business plan at least six strategies to succeed in today's turbulent market.	<u>No cost to members</u> \$35 for non-members	Jonah Mitchell	3 hours Elective
Tuesday & Wednesday June 22 & 23 Education Center	9:00am to 4:30pm	SRES – Seniors Real Estate Specialist	This SRES course seeks to instill knowledge and understanding of and empathy for 50+ real estate clients and customers. Develop the business skills and resources needed to specialize in the 50+ real estate market. By earning the SRES Designation, you demonstrate your knowledge and expertise to successfully provide the mature client with the information they need to make sound real estate decisions involved in relocating, refinancing or selling.	<u>\$299 for LBAR Members</u> \$325 for non-members	Art Reed	CE Pending

Monday June 28 Education Center	9:00am to 12:00pm	MLS Rapattoni Training	If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hotsheets, to load pictures and attached documents and so much more!	No cost	Debbie Hamilton	No Credit (just good information)
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Tuesday July 20 Education Center	1:00pm to 4:00pm	Agents & Auctions	A very exciting class for a truly changing market. Foreclosures are at an all time high. The credit crunch has not only affected the "high end" market and new construction but everybody. This session brings the world of real estate and the age old advent of auctions to a successful and resounding SOLD! You will understand key auction terminology, what it takes to legally sell real estate at auction, as well as other helpful marketing advice for a struggling market. A great class for real estate agents – period!!	No cost to members <hr/> \$35 for non-members	Mike Gooch	3 hours Elective

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Thursday August 5 Education Center	9:00am to 10:00am	Presenting Multiple Offers	What's fair and what's not? This class will teach you to follow the Code of Ethics and KY license Law in the presentation of multiple offers. Learn to position yourself and clients for success! CE for people on the move!	<u>No cost to members</u> \$15 for non-members	Karen Pannell	1 hour Legal
Thursday August 5 Education Center	10:15am to 11:15am	Fair Housing / Anti-Trust	What you thought you knew, but didn't. Does "reverse discrimination" exist? It's a free country, I can boycott whomever I choose. Right? This class will open your eyes to the blind sides of fair housing and anti-trust. CE for people on the move!	<u>No cost to members</u> \$15 for non-members	Karen Pannell	1 hour Legal
Thursday August 5 Education Center	11:30am to 12:30pm	Getting Buyer Commitment	Buyer Agency – Obtaining buyer loyalty. No more losing buyers to a FSBO, or worse, a competitor! Learn how to get buyers to commit to work with you exclusively...and feel good about it! CE for people on the move!	<u>No cost to members</u> \$15 for non-members	Karen Pannell	1 hour Legal

Tuesday August 10 Education Center	9:00am To 12:00pm	Home Inspections: What You Need To Know	This class will familiarize you with what a home inspection is trying to accomplish, help you understand what a home inspection is NOT intended to be and advise you on how to choose a competent home inspector.	<u>No cost to members</u> \$35 for non-members	Steve Pruitt	3 hours Elective
Tuesday August 10 Education Center	1:00pm to 4:00pm	Real Estate Fraud	In this course you will learn to recognize a suspicious property transaction, develop a credible "Brokers Price Opinion", distinguish between price and value and recognize a legal flip versus an illegal flip.	<u>No cost to members</u> \$35 for non-members	Larry Disney	3 hours Legal/law
Thursday August 17 Education Center	9:00am to 12:00pm	Legal Update 2010	This is the annual update of recent changes in the licensing law and regulations. The class will include areas of the licensing law that are violated repeatedly with tips on how to avoid those violations. New interpretations of old laws will be reviewed. This is a must class for agents who want to keep updated on the license law and regulations changes.	<u>No cost to members</u> \$35 for non-members	Ginny Lawson	3 hours Legal/law
Thursday August 19 Education Center	1:00pm to 4:00pm	Code of Ethics vs. License Law (ETHICS)	This class, which has been approved by the KREC for law credit, gives the licensee a chance to compare the similarities and differences in the code of ethics and the license law. An additional section shows that in many instances the code and law are, in fact, complementary. The class satisfies the NAR quadrennial requirement for ethics.	<u>No cost to members</u> \$35 for non-members	Ginny Lawson	3 hours Legal/law
Tuesday August 24 Education Center	9:00am to 12:00pm	Making Cents of Today's Real Estate Finances & Fraud	Come to grips with today's turbulent real estate finance market...what's finance and what's fraud! Unravel the confusion of today's newest real estate finance changes. Understand the changes to the buying process/loan process and good faith estimates. Be able to explain the stimulus packages, the "new" RESPA, HVCC, RPR, and other current traditional and non-traditional financing instruments.	<u>No cost to members</u> \$35 for non-members	Jonah Mitchell	3 hours Legal/law
Tuesday August 24 Education Center	1:00pm to 4:00pm	The Bad News: It Happens - The Good News: Not To Me	Understand the relationship between Kentucky Real Estate Laws, Regulations, Ethics and Rules. Put into practice the latest Laws/Regulations updates. Formulate a compliance strategy.	<u>No cost to members</u> \$35 for non-members	Jonah Mitchell	3 hours Legal/law
Monday August 30 Education Center	9:00am to 12:00pm	MLS Rapattoni Training	If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hotshets, to load pictures and attached documents and so much more!	No cost	Debbie Hamilton	No Credit (just good information)

Wednesday September 1 Education Center	9:00am to 12:00pm	Crime Prevention for RE Agents Real Estate Agent Safety Seminar	The Southern Crime Prevention Task Force is pleased to announce an exciting new training seminar that addresses ways that agents can be safer on the job, in & out of their offices. This seminar is not on self-defense but is geared towards psychological advantages that agents can use in order to be safer. After the class he will have products to purchase - No obligation to buy.	<u>No cost to members</u> \$35 for non-members	Commander AJ Gwyn Retired Law Enforcement Investigator from Metro Atlanta, GA	3 hours Elective
Thursday September 2 Education Center	1:00pm to 4:00pm	Finance 101	GET UPDATED! Government loans are covered in this course. Updates on changes in government financing, pitfalls for qualifying buyers for FHA/VA and property issues with government loans are some of the topics that will be covered.	<u>No cost to members</u> \$35 for non-members	Roberta Wilson	3 hours Elective
Thursday September 9 Education Center	9:00am to 12:00pm	Competitive Market Analysis 101	This class lays the groundwork for the sales licensee to perform credible Competitive Market Analyses or Broker Price Opinions for listings and buyer representation clients. It will also benefit the agent in dealing with appraisal issues on pending contracts. A must for new agents...a great re-fresher and focus activity for seasoned practitioners.	<u>No cost to members</u> \$35 for non-members	Woodrow Wilson	3 hours Elective
Thursday September 9 Education Center	1:00pm to 4:00pm	ANSI, Residential Measuring Standards	Designed to prepare the real estate professional to measure and report the square footage of a single family residence in compliance with the American National Standards Institute. Recognized and developed by the Employee Relocation Council, HUD, FannieMae, VA, and NAR, it is the only published, nationally recognized method for measuring houses.	<u>No cost to members</u> \$35 for non-members	Woodrow Wilson	3 hours Legal/law
Tuesday September 14 Education Center	9:00am to 4:00pm	Kentucky CORE Course	The mandatory KREC required CORE course for agents born in the months of October, November or December. License Law, Fair Housing, Disclosure, Agency, Property Management and Contracts are the topics of this course. This class is required every 4 years.	<u>\$40 for Members if paid before day of class - \$60 if paid day of class</u> \$75 for non-members	Jonah Mitchell	6 hours Legal/law
Wednesday September 15 Education Center	9:00am to 12:00pm	Leverage Your Real Estate Business Using Global & Regional Data	The recession of 2008 and 2009 created a housing marketplace where fear and financial uncertainty flourished for both consumers and professionals. Housing transactions were marked by increased days on market, unrealistic expectations of consumers, individuals and families suffering loss of income and home, and, understandably, an emotional climate for all. It is the mission of this class to help Realtors gain an "edge" in their businesses by having a greater working knowledge of data specific to the housing market.	<u>No cost to members</u> \$35 for non-members	Kay Wright	3 hours Elective
Thursday September 16 Education Center	9:00am to 12:00pm	Aging America	On the average Americans are now living 30 years longer than they were 100 years ago. For the first time in history there are 5 living generations in America. Each generation with a very different set of core values all shaped by very different times & teachings. Core values = Marketing Hot Buttons! Learn what makes each generation tick. Also a detailed look at generational representation and is it really different?	<u>No cost to members</u> \$35 for non-members	Mike Gooch	3 hours Elective

Thursday September 16 Education Center	1:00pm to 4:00pm	Agents, Ethics and the Law (ETHICS)	“Companies that are dedicate to doing the right thing, have a written commitment to social responsibility, and act on it consistently are more profitable than those who do not.” A refreshing, new and different look at the “Code of Ethics”. There is no such thing as “real estate” ethics. Ethics are ethics. You will learn about the grievance process from start to finish. The correlation between the Code and the KREC License Law. You will also look at the arbitration process and take a look at the most violated codes.	<u>No cost to members</u> \$35 for non-members	Mike Gooch	3 hours Legal/law
Tuesday September 21 Education Center	9:00am to 4:00pm	Risk Management for BROKERS – New CORE Course for BROKERS	Risk Management Course for Brokers. This course was designed specifically for Brokers and provides risk management and best practice tips, along with case studies to illustrate problem areas. Here are just a few of the topics that will be covered in this six-hour program: contract and agency issues, handling your escrow account, KREC complaint and licensing information for Brokers, foreclosures, mortgage fraud, antitrust, office policy and business plan information. This course can take the place of the mandatory required Kentucky CORE Course for Brokers born in the months of October, November or December. Space is limited to 40.	<u>\$40 for Members if paid before day of class - \$60 if paid day of class</u> \$75 for non-members	Ginny Lawson	6 hours Legal/law
Monday September 27 Education Center	9:00am to 12:00pm	MLS Rapattoni Training	If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hotshets, to load pictures and attached documents and so much more!	No cost	Debbie Hamilton	No Credit (just good information)
Wednesday October 6 Education Center	9:00am to 12:00pm	Code of Ethics vs. License Law (ETHICS)	This class, which has been approved by the KREC for law credit, gives the licensee a chance to compare the similarities and differences in the code of ethics and the license law. An additional section shows that in many instances the code and law are, in fact, complementary. The class satisfies the NAR quadrennial requirement for ethics.	<u>No cost to members</u> \$35 for non-members	Ginny Lawson	3 hours Legal/law
Wednesday October 6 Education Center	1:00pm to 4:00pm	Buyer Forms	This class teaches new members how to use all the forms designed for the buying process AND gives seasoned agents a great refresher!	<u>No cost to members</u> Not offered to non-members	John Groft	3 hours Legal/law
Tuesday October 12 Education Center	9:00am to 12:00pm	Fair Housing	This course deals with the legal issues of Fair Housing. Upon completion, the agent will understand the conduct prohibited by the federal fair housing laws and be able to conduct their real estate practice in compliance with these laws. Fair Housing means every person has the same opportunities to purchase, lease, or occupy residential real property.	<u>No cost to members</u> \$35 for non-members	Jonah Mitchell	3 hours Legal/law

Tuesday October 12 Education Center	1:00pm to 12:00pm	GPS Your Way Through This Mess	Recognize the major current and emerging real estate trends. Articulate the significant real estate forecast affecting future business. Identify strategies to address these trends and forecasts.	<u>No cost to members</u> \$35 for non-members	Jonah Mitchell	3 hours Elective
Thursday October 14 Education Center	9:00am to 12:00pm	ANSI, Residential Measuring Standards	Designed to prepare the real estate professional to measure and report the square footage of a single family residence in compliance with the American National Standards Institute. Recognized and developed by the Employee Relocation Council, HUD, FannieMae, VA, and NAR, it is the only published, nationally recognized method for measuring houses.	<u>No cost to members</u> \$35 for non-members	Woodrow Wilson	3 hours Legal/law
Thursday October 14 Education Center	1:00pm to 4:00pm	Competitive Market Analysis 102	Hands on CMA Preparation – practical application in CMA construction, comparable and competitive selection, adjustments methodology and reporting alternatives.	<u>No cost to members</u> \$35 for non-members	Woodrow Wilson	3 hours Elective
Tuesday October 19 Education Center	9:00am to 4:00pm	Kentucky CORE Course	The mandatory KREC required CORE course for agents born in the months of October, November or December. License Law, Fair Housing, Disclosure, Agency, Property Management and Contracts are the topics of this course. This class is required every 4 years.	<u>\$40 for Members if paid before day of class - \$60 if paid day of class</u> \$75 for non-members	Ginny Lawson	6 hours Legal/law
Monday October 25 Education Center	9:00am to 12:00pm	MLS Rapattoni Training	If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hot sheets, to load pictures and attached documents and so much more!	No cost	Debbie Hamilton	No Credit (just good information)
Tuesday October 26 Education Center	10:00am to 11:30am	E-PRO Workshop	Reach the affluent and rapidly growing consumer group who will appreciate your interest and ability in using the internet. These consumers will recognize that a REALTOR who is e-PRO certified will provide them with the latest techniques and services for their home buying and selling needs. Join this elite community of tech savvy real estate professionals. FREE e-PRO Workshop to learn invaluable tech tips and how e-PRO will benefit you, PLUS receive a \$25 discount for your e-PRO course enrollment!	FREE	Sheila Bell	No Credit
Thursday October 28 Education Center	9:00am to 10:00am	Presenting Multiple Offers	What's fair and what's not? This class will teach you to follow the Code of Ethics and KY license Law in the presentation of multiple offers. Learn to position yourself and clients for success! CE for people on the move!	<u>No cost to members</u> \$15 for non-members	Karen Pannell	1 hour Legal

Thursday October 28 Education Center	10:15am to 11:15am	Fair Housing / Anti-Trust	What you thought you knew, but didn't. Does "reverse discrimination" exist? It's a free country, I can boycott whomever I choose. Right? This class will open your eyes to the blind sides of fair housing and anti-trust. CE for people on the move!	<u>No cost to members</u> \$15 for non-members	Karen Pannell	1 hour Legal
Thursday October 28 Education Center	11:30am to 12:30pm	Getting Buyer Commitment	Buyer Agency – Obtaining buyer loyalty. No more losing buyers to a FSBO, or worse, a competitor! Learn how to get buyers to commit to work with you exclusively...and feel good about it! CE for people on the move!	<u>No cost to members</u> \$15 for non-members	Karen Pannell	1 hour Legal
Wednesday November 3 Education Center	9:00am to 12:00pm	Seller Forms	This class teaches new members how to use all the forms designed for the listing process AND gives seasoned agents a great refresher!	<u>No cost to members</u> Not offered to non-members	Maris Gnas	3 hours Legal/law
Wednesday November 3 Education Center	1:00pm to 4:00pm	NEW MEMBERS ONLY Association Services & Financing	NEW MEMBERS ONLY! Learn what your association will do for you. Also get basic financing information.	<u>No cost to members</u> Not offered to non-members	Elaine Hangis & Jesse Hardin	No Credit
Thursday November 4 Education Center	9:00am to 12:00pm	Finance 102	GET UPDATED! Learn to distinguish between a conventional and non-conventional loan, understand the dynamics of private mortgage insurance and understand a mortgage payment and the costs of a closed loan transaction.	<u>No cost to members</u> \$35 for non-members	Bryan May	3 hours Elective
Tuesday November 9 Education Center	9:00am to 4:00pm	Kentucky CORE Course	The mandatory KREC required CORE course for agents born in the months of October, November or December. License Law, Fair Housing, Disclosure, Agency, Property Management and Contracts are the topics of this course. This class is required every 4 years.	<u>\$40 for Members if paid before day of class - \$60 if paid day of class</u> \$75 for non-members	Jonah Mitchell	6 hours Legal/law
Wednesday November 10 Education Center	8:30am to 1:00pm	Certified Tourism Ambassador	The 2010 World Equestrian Games are coming and the Bluegrass wants to be ready! This is a great course to teach people what makes this area special so they can be helpful to visitors and answer their questions. The class will focus on the history of Lexington and the Bluegrass, on regional attractions such as horse farms, bourbon distilleries, festivals, historic sites and museums. We want local people to know what the Bluegrass has to offer! There is pre-class reading material.	\$20 Flat Fee	Julie Schickel	No Credit (just good information)
Thursday November 11 Education Center	9:00am to 12:00pm	The Money Pit	The listing destined to devour someone's life savings! A fast forward through-the-years of experience with homes that are considerably less than perfect. Liability concerns and practical solutions are emphasized, within the appropriate scope of work for licensees.	<u>No cost to members</u> \$35 for non-members	Woodrow Wilson	3 hours Legal/law

Thursday November 11 Education Center	1:00pm to 4:00pm	ANSI, Residential Measuring Standards	Designed to prepare the real estate professional to measure and report the square footage of a single family residence in compliance with the American National Standards Institute. Recognized and developed by the Employee Relocation Council, HUD, FannieMae, VA, and NAR, it is the only published, nationally recognized method for measuring houses.	<u>No cost to members</u> \$35 for non-members	Woodrow Wilson	3 hours Legal/law
Tuesday November 16 Education Center	9:00am to 12:00pm	Some Things Never Change...Forty Years Later	This is a class that reviews the laws dealing with telemarketing, anti-trust, disclosure, misrepresentation and agency. It does show it in a humorous way using the Andy Griffith show - Barney Fife, Realtor. Although the show was new over 40 years ago, the problems are the same.	<u>No cost to members</u> \$35 for non-members	Ginny Lawson	3 hours Legal/law
Tuesday November 16 Education Center	1:00pm to 4:00pm	What Do I Do Now?	Have you ever wondered what to do next when working with one of your clients when a problem arises, when answering a complaint filed at the KREC, when changing companies, when working with a difficult cooperating broker, and when looking for a legal answer? If so, this is the class for you. This class covers the law and practice related to the everyday situations and questions arising in the daily practice of real estate.	<u>No cost to members</u> \$35 for non-members	Ginny Lawson	3 hours Legal/law
Thursday November 18 Education Center	9:00am to 12:00pm	Agents, Ethics and the Law (ETHICS)	"Companies that are dedicate to doing the right thing, have a written commitment to social responsibility, and act on it consistently are more profitable than those who do not." A refreshing, new and different look at the "Code of Ethics". There is no such thing as "real estate" ethics. Ethics are ethics. You will learn about the grievance process from start to finish. The correlation between the Code and the KREC License Law. You will also look at the arbitration process and take a look at the most violated codes.	<u>No cost to members</u> \$35 for non-members	Mike Gooch	3 hours Legal/law
Thursday November 18 Education Center	1:00pm to 4:00pm	Agents & Auctions	A very exciting class for a truly changing market. Foreclosures are at an all time high. The credit crunch has not only affected the "high end" market and new construction but everybody. This session brings the world of real estate and the age old advent of auctions to a successful and resounding SOLD! You will understand key auction terminology, what it takes to legally sell real estate at auction, as well as other helpful marketing advice for a struggling market. A great class for real estate agents – period!!	<u>No cost to members</u> \$35 for non-members	Mike Gooch	3 hours Elective
Tuesday November 23 Education Center	9:00am to 12:00pm	Toughin' It Out In A Tough Market	Its Tough Out There! Identify significant changes in the Marketplace, the Customer/Client and the Realtors in today's market slowdown. Remodel your business plan and redirect your energies by embracing the technology. Adapt tomorrow business changes necessary to continue to be a leader in the real estate industry.	<u>No cost to members</u> \$35 for non-members	Jonah Mitchell	3 hours Elective

Tuesday November 23 Education Center	1:00pm to 4:00pm	Mining Your Own Business	Become an expert pathfinder in distilling the important legal information from various websites – i.e. KREC, KAR, NAR, Legal Scan, Inman News, Real Law Central and others. Comprehend, navigate and prioritize the many updated information portals including the new KREC website. Integrate the new KREC website data/information, forms and documents into your daily real estate use.	<u>No cost to members</u> \$35 for non-members	Jonah Mitchell	3 hours Legal/law
Monday November 29 Education Center	9:00am to 12:00pm	MLS Rapattoni Training	If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hotsheets, to load pictures and attached documents and so much more!	No cost	Debbie Hamilton	No Credit (just good information)
Tuesday November 30 Education Center	9:00am To 12:00pm	Home Inspections: What You Need To Know	This class will familiarize you with what a home inspection is trying to accomplish, help you understand what a home inspection is NOT intended to be and advise you on how to choose a competent home inspector.	<u>No cost to members</u> \$35 for non-members	Steve Pruitt	3 hours Elective
Tuesday November 30 Education Center	1:00pm to 4:00pm	Real Estate Fraud	In this course you will learn to recognize a suspicious property transaction, develop a credible "Brokers Price Opinion", distinguish between price and value and recognize a legal flip versus an illegal flip.	<u>No cost to members</u> \$35 for non-members	Larry Disney	3 hours Legal/law
Wednesday December 1 Education Center	9:00am to 12:00pm	Buyer Forms	This class teaches new members how to use all the forms designed for the buying process AND gives seasoned agents a great refresher!	<u>No cost to members</u> Not offered to non-members	Mike Gooch	3 hours Legal/law
Wednesday December 1 Education Center	1:00pm to 4:00pm	Mishaps, Mistakes and Risk Management	This could be the most important and useful class being taught in Kentucky at this time. It covers A LOT! Almost a mini "core class". If you are going to be involved in a lawsuit as a real estate professional today, learn why we are sued 70% of the time; most importantly – what to do to avoid it and "God forbid" if it should happen, what will help! The gray areas of License Law – Stigmatized Properties/Megan's Law. Understand the agency forms, top to bottom and most importantly "how to" fill them out correctly.	<u>No cost to members</u> \$35 for non-members	Mike Gooch	3 hours Legal/law
Thursday December 2 Education Center	9:00am to 12:00pm	Leverage Your Real Estate Business Using Global & Regional Data	The recession of 2008 and 2009 created a housing marketplace where fear and financial uncertainty flourished for both consumers and professionals. Housing transactions were marked by increased days on market, unrealistic expectations of consumers, individuals and families suffering loss of income and home, and, understandably, an emotional climate for all. It is the mission of this class to help Realtors gain an "edge" in their businesses by having a greater working knowledge of data specific to the housing market.	<u>No cost to members</u> \$35 for non-members	Kay Wright	3 hours Elective

Tuesday December 7 Education Center	9:00am to 4:00pm	Kentucky CORE Course	The mandatory KREC required CORE course for agents born in the months of October, November or December. License Law, Fair Housing, Disclosure, Agency, Property Management and Contracts are the topics of this course. This class is required every 4 years.	\$40 for Members if paid before day of class - \$60 if paid day of class <hr/> \$75 for non-members	Ginny Lawson	6 hours Legal/law
Tuesday December 14 Education Center	9:00am to 12:00pm	Making Cents of Today's Real Estate Finances & Fraud	Come to grips with today's turbulent real estate finance market...what's finance and what's fraud! Unravel the confusion of today's newest real estate finance changes. Understand the changes to the buying process/loan process and good faith estimates. Be able to explain the stimulus packages, the "new" RESPA, HVCC, RPR, and other current traditional and non-traditional financing instruments.	<u>No cost to members</u> \$35 for non-members	Jonah Mitchell	3 hours Legal/law
Tuesday December 14 Education Center	1:00pm to 4:00pm	The Bad News: It Happens - The Good News: Not To Me	Understand the relationship between Kentucky Real Estate Laws, Regulations, Ethics and Rules. Put into practice the latest Laws/Regulations updates. Formulate a compliance strategy.	<u>No cost to members</u> \$35 for non-members	Jonah Mitchell	3 hours Legal/law
Wednesday December 15 Education Center	9:00am to 12:00pm	ANSI, Residential Measuring Standards	Designed to prepare the real estate professional to measure and report the square footage of a single family residence in compliance with the American National Standards Institute. Recognized and developed by the Employee Relocation Council, HUD, FannieMae, VA, and NAR, it is the only published, nationally recognized method for measuring houses.	<u>No cost to members</u> \$35 for non-members	Woodrow Wilson	3 hours Legal/law
Wednesday December 15 Education Center	1:00pm to 4:00pm	Res. Environmental Issues, Ethics & Competence for RE Licensees	This class explores front page headline environmental issues in light of the professional obligations of real estate licensees. With an emphasis on liability containment, the course is both a review of issues, terminology, and hazards as well as an exploration of the agent's responsibility to competent and ethical service.	<u>No cost to members</u> \$35 for non-members	Woodrow Wilson	3 hours Legal/law
Thursday December 16 Education Center	9:00am to 12:00pm	Code of Ethics vs. License Law (ETHICS)	This class, which has been approved by the KREC for law credit, gives the licensee a chance to compare the similarities and differences in the code of ethics and the license law. An additional section shows that in many instances the code and law are, in fact, complementary. The class satisfies the NAR quadrennial requirement for ethics.	<u>No cost to members</u> \$35 for non-members	Ginny Lawson	3 hours Legal/law
Thursday December 16 Education Center	1:00pm to 4:00pm	Real Live Cases	This class is a risk reduction class that reviews actual circuit court and KREC cases. The class discusses the facts, the outcome, and how the situation may have been avoided.	<u>No cost to members</u> \$35 for non-members	Lawson	3 hours Legal/law

<p>Tuesday December 21</p> <p>Education Center</p>	<p>9:00am to 12:00pm</p>	<p>Aging America</p>	<p>On the average Americans are now living 30 years longer than they were 100 years ago. For the first time in history there are 5 living generations in America. Each generation with a very different set of core values all shaped by very different times & teachings. Core values = Marketing Hot Buttons! Learn what makes each generation tick. Also a detailed look at generational representation and is it really different?</p>	<p>LAST CLASS OF 2010</p> <p>\$50</p>	<p>Mike Gooch</p>	<p>3 hours Elective</p>
<p>Tuesday December 21</p> <p>Education Center</p>	<p>1:00pm to 4:00pm</p>	<p>Agents, Ethics and the Law (ETHICS)</p>	<p>"Companies that are dedicate to doing the right thing, have a written commitment to social responsibility, and act on it consistently are more profitable than those who do not." A refreshing, new and different look at the "Code of Ethics". There is no such thing as "real estate" ethics. Ethics are ethics. You will learn about the grievance process from start to finish. The correlation between the Code and the KREC License Law. You will also look at the arbitration process and take a look at the most violated codes.</p>	<p>LAST CLASS OF 2010</p> <p>\$50</p>	<p>Mike Gooch</p>	<p>3 hours Legal/law</p>

CORE Course: **ALL member walk-ins will be charged \$60. Non-members owe \$75 – registration will not be made until payment is received.** LBAR members owe \$40 prior to class – LBAR members owe \$60 day of class - If payment is not made before day of class, cost will be \$60 day of class. **Payment for the CORE course is required prior to course date to reserve your registration.** (Make checks payable to: LBAR, 2250 Regency Rd., Lexington, KY 40503).

Cancellation Policy: Should any continuing education class need to be cancelled due to inclement weather or emergency, LBAR staff will notify attendees as soon as possible by email, on LBAR.com, MLS message board and LBAR's voice mail greeting.

(All National Speakers, Designation and CORE courses)

Full refund two (2) weeks prior to course date. No refund if less than two weeks notice to cancel. If not able to attend, a substitute may take your registration upon notification to the Education Director. LBAR reserves the right to cancel courses due to lack of registration to cover course cost.

No Show Policy:

There is a twenty dollar (\$20) no-show fee charged to members who have registered for free education offerings and do not attend the course, nor call the Association forty-eight (48) hours in advance to cancel. LBAR reserves the right to cancel courses due to lack of registration – **Must have at least 25 in most classes.** (Call 293-8709 or email education@lbar.com or janice@lbar.com to cancel your registration for a course).

The no-show fee is NOT waived due to inclement weather – if the instructor can make it LBAR will hold class.

To Register:

To register for courses, seminars or for more information on courses, please register online under education/events or call the Association at (859) 276-3503 or 1-800-755-2013. You can also register through Janice Yonts at 293-8709, email janice@lbar.com or through our website at www.LBAR.com.

For courses with a fee, payment is required two weeks prior to course date to hold your reservation.

Payment Options:

LBAR accepts cash, check and Visa, MasterCard, American Express or Discover.

Parking:

Overflow parking is available across Regency Road. See direction signs for additional parking.



We recognize the growing demand for online continuing education. We want to meet this demand and provide the highest value to you. You can access great online continuing education courses, which are KREC approved and 100% accredited. If the above dates and times do not fit your schedule, please take advantage of our online courses. You can go to www.lbar.theceshop.com OR

