

2023 CE Courses by Subject (IN PERSON)

Appraising:

Mastering the Real Estate Agent's Role in the App Process
ACE Valuation: CMAs, BPOs and What to Expect ... When You're Expecting a good appraisal

Business Planning, General Business

Accredited Closing Expert Day 1: The Mechanics of Closing
Accredited Closing Expert Day 2: The Financials of Closing
The **ACE** Lister & The **ACE** Advanced Lister
Business Planning for the Market Rebound
Business Purchases & Contracts
Build Your Business with Extraordinary Customer Service
Closing More Deals With Fewer Leads
Dealing with Deal Killers
Fair Housing & Diversity
How To Know if Your Transaction is Going South
Look Before Your Leap: Becoming a Broker
ACE Negotiating 1: Negotiating to Close, Neg 2: Objections
Neg 3: Body Language
Prudent Risk Management for Real Estate Professionals
Real World Negotiating
Rusty Agent Reboot
Sure Fire Ways to Jumpstart Your Career
Title Insurance: 8 things you didn't know

Commercial

ACE Intro to Commercial Real Estate
ACE Commercial Contracting
Commercial Real Estate
Vacant Land Contracts

Commercial Investing

Unlocking the Secrets of Commercial Investment Property

Contracts

Contracts: Explain the FR/Bar As-Is and the FR/Bar Comprehensive Riders
Ins and Outs of Successful Contracts
Master Contracts, Addenda & More
Preparing and Navigating the Listing Contract
The Inspection Section
Navigating Vacant Land Contracts

Ethics **NAR COE**; **ACE Ethics**: Real Estate Business Ethics

Finance

Assumable Mortgages
ACE Financing 1: Lending Essentials
Accredited Closing Expert Day 2: The Financials of Closing
Advanced Finance: FHA Loans and the Economy
Adv. Finance: ARMS, Conv. Loans and Predatory Lending
A Real Estate Professional's Guide to Investor Financing
And Then There Were 4: A Guide to 4 Financing Options
Buying vs Renting and Other Millennial Facts
Credit Scoring 1-2-3
Complete Credit and Credit Repair Guide
Know Your Numbers
Military Math: VA Financing Calculations Made Easy

Finance, cont.

USDA 1-2-3 No Down Payment Simplified
USDA & VA 100% Financing
USDA 1X Close No Down Payment Construction
VA 1-2-3

International

Go Global: Jumpstart Your International Business
Go Global: Risk Management for the Int'l Practitioner
How to Build a Global Outbound Referral Business
It's a Small World After All

Investing

ACE Investing **1**: Essentials, ACE Inv **2**: Adv Investing
ACE Inv **3**: Crunching the Numbers ACE Inv **4**: Adv Returns & Projections, ACE Inv **5**: Real World Investing,
ACE Inv **6**: Analyzing Real Properties
Helping Renters Become Buyers and Investors
Guiding Your Customers in RE Inv, Flipping & Income Prop.
Real Estate Investing: Good, Bad & Ugly-What Your Customers Need to Know

Property Management

Creating a Service-Driven Property Management Operation
Streamlining Your Property Management Business
What's Chapter 83 Got to Do With it?
What is Section 8? A Real Estate Professional's Guide to Understanding subsidized Housing

Specialty Areas:

Assistance Animals and the Law

Buyers Agent Bootcamp

DISCover Effective Buyer/Seller **Communication**

Cryptocurrency in Real Estate

ACE Inflation

Distressed Properties

Disclose or Not

Divorce and Real Estate

Homestead Exemption

Mastering Personality Styles to Increase Sales

Real World **REOs** & Short Sales

Solar Panels in the Real Estate Transaction

Tax Strategies & Business Planning for Real Estate Pros

Title Insurance

What's the 4-1-1 on **1031 Exchanges**

The Social Side of real estate

The Scoop on Real Estate **Teams**

What You Always Wanted to Know when you got your RE **license** but didn't know whom to ask

ACE Tokenization

2023 CE Solutions Programs

8 things You Didn't Know About Title Insurance, by Ned Hale

"Title insurance is purchased on nearly all real estate deals, but most licensees know little about how title insurance really works. In this informative seminar, Board Certified Real Estate Attorney Ned Hale will explain why title insurance is necessary, what it covers, what it doesn't, and how it differs greatly from most other types of insurance. Ned will also discuss how title insurance is priced, and whether or not a title company can discount the title insurance premium. Most importantly, Ned, who has over 20 years of experience in the business, will expose some of the *cute little secrets* about the title insurance industry that agents and their clients are rarely told." **2 hours CE credit.**

Accredited Closing Expert (ACE)

Accredited Closing Expert-Day 1: The Mechanics of Closing by Josh Cadillac

This 2-day program is taught by Cody Lampariello and/or Josh Cadillac from South Florida. This **8-hour CE** program includes:

- Chapter 1: What is a closer?
- Chapter 2: Writing contracts to close
- Chapter 3: Handling customers to close
- Chapter 4: Communication
- Chapter 5: Having a team to close: Get a Guy
- Chapter 6: Building your business to close: Be the Guy
- Chapter 7: Understanding your closer & Understanding the closing statement & Critical Path to Closing (Chronological closing checklist)

Accredited Closing Expert-Day 2: The Financials of Closing by Josh Cadillac

This 2-day program is taught by Cody Lampariello and/or Josh Cadillac from South Florida. This **8-hour CE** program includes:

- Chapter 8: Understanding the Investment of Real Estate
 - 8.1 Introduction: What to Know
 - 8.2 Thinking like an investor
 - 8.3 Living in an investment
 - 8.4 Buying Real Estate as an Investor
 - 8.5 Tax Advantages to Investment Real Estate
 - 8.6 Corporate Structures
 - 8.7 Becoming an Investor
- Chapter 9: Closing Distressed Sales
- Chapter 10: Negotiating to close
- Chapter 11: ACE community

The ACE Lister: How to get the Listing, by Josh Cadillac

How to prospect for the listing, prep for the meeting and set yourself up to get your listing agreements signed. The things you need to know to jump your listing business up to the next level. We use real properties and real exercises to set prices and get past the nervousness to close the deal. We will show agents proven, highly effective, low pressure means of getting your paperwork signed and leaving your customer with a smile on their face when your deal is done. **4 hours CE credit.**

The ACE Advanced Lister: Building a Lifelong Listing Business, by Josh Cadillac

This bootcamp deals with handling objections in a fun and entertaining way that builds the skills agents need to better answer customers and helps agents develop options to use when speaking with them. We address setting goals and sticking to them and how to handle when you are falling off track. We work building a long-term repeat clientele of listings constantly coming in. **4 hours CE credit.**

ACE Contracts: Explaining the FR/Bar AS-IS and the FR/Bar, by Josh Cadillac

Contracts are the heart and soul of the real estate business. Agents need to have a deep knowledge of these critical forms in order to serve their customer well. This class focuses specifically on the FAR/BAR As-is and FAR/Bar contracts to teach agents how to fill them out correctly, how the timelines work, what their customers rights are, and how to protect their customers interests. At the same time we will look at the tricks and tips to writing offers that are more likely to actually get signed. **4 hours CE credit.**

ACE Ethics: Real success the right way, by Josh Cadillac

Let's be honest typically, ethics is not the class agents look forward to most. For this reason, we took a fresh look at ethics from the ground up. We started with doing the right thing for the right reasons, added some great analogies, good stories, and humor to make this 3-hour class fly by. More than just surviving your ethics requirement though and learning to abide by the mandatory ethical standards you will learn the true value to you of having higher self-imposed ethical standards that reflect the type of person you are and business you want to be known for. **3 hours Ethics, 3 hours CE Credit**

Advanced Finance: FHA Loans and the Economy By Grant Simon

This program will show the real estate professional how current market statistics affect their business and how the Federal Housing Finance Agency can help their customers. They'll also learn to explain to their customer the difference between a Primary and Secondary market and the direct link to the consumer. They'll gain a deeper understanding of the benefits of an FHA loan and mortgage insurance. Grant will also review mortgage fraud and how the customer is affected. **4 hours CE credit.**

Advanced Finance: ARMs, Conventional Loans and Predatory Lending, By Grant Simon

Real estate professionals will learn the pro and cons of a Conventional Loan and how to explain this to their customers. They'll learn how the consumer is affected by predatory lending and how they, as a professional, can avoid it. Students will gain an in-depth understanding of how to explain payments, taxes and insurance to their customers. Plus, they'll learn how to utilize housing statistics to establish credibility with their customers. **4 hours CE credit.**

A Real Estate Professional's Guide to Investor Financing, by Grant Simon

This course is designed to assist real estate professionals with one of their three pillars of business *Investor Purchases*. During this fast paced three hour CE course we will cover the rules and regulations of Fannie Mae and Freddie Mac. Financing products such as Hybrid ARM's and Fixed Rates will be utilized as examples. We will investigate investor appraisals including income and rent analysis forms. In certain locations an appraiser will be present to provide a short analysis regarding this type of appraisal. Other areas of focus will be home price appreciation/depreciation as reflected by The Federal Housing Finance Agency, property management, and qualifications. We will also discuss lead generation and prospecting to insure the ability to gain an additional transaction within the next 30 to 60 days. **3 hours CE Credit.**

2023 CE Solutions, cont.

And Then There Were 4: A Guide to 4 Financing Options, by Grant Simon

In conjunction with the Consumer Financial Protection Bureau's (cfpb) easier to use mortgage disclosures that clearly layout the terms of a mortgage for a homebuyer, this course is designed to help you understand the '4' choices a consumer has. You'll be able to provide your customers with a step by step guide in the mortgage program selection process. There are many different mortgages that will meet your customer's needs. For the purposes of this course will focus on the 'Big Four'; VA, USDA, FHA and Conventional. The first three are government backed mortgages and last but not least is mortgages that are backed by government sponsored enterprises (GSE). **4 hours CE credit.**

Assistance Animals and the Law, Michelle Hinden,

Nishad Khan,

This course provides real estate professionals with a comprehensive overview of the Fair Housing Act and how its disability protections relating to Assistance Animals continue to evolve. This course will review:

- The definition of a "Disability" under the Fair Housing Act
- The distinctions between service and emotional support animals
- An in-depth review of what is considered a "Reasonable Accommodation" under the Fair Housing Act
- The rights and obligations of the housing provider and the disabled person under the Fair Housing Act

Participants can also expect to discuss Best Practices for residential real estate professionals to implement for the purpose of limiting any potential discrimination claims. **2 hours CE Credit.**

ACE Tokenizing Commercial Real Estate Assets 1:

Understanding the basics of Tokenization

by Josh Cadillac

Blockchain technology will affect the world in many ways. One of the main ways it is changing things right now is with the tokenization of real estate. This process is completely changing the standard methods of raising capital the industry has been using for decades. Understanding fractionalized ownership models through tokenization will not just allow an agent to meet current clients' needs but also to help people, that didn't even know they could participate in the market, to become customers. Agents need to know this to offer their customers the options and solutions that may best suit their real estate investment goals. **3 hours CE credit.**

Assumable Mortgages, by Cynthia DeLuca

When Interest rates are on the rise, buters get nervous to purchase homes. This is especially the case when they remember times of recent past, when rates could have been obtained at much lower rates. But ae the days of 2.5% interest rates full behind us? This is where an assumable mortgage my enter the picture. In this course questions will be answered like, "Which loans are assumable?", "What is the process?" and "What would a seller or buyer consider this option?" **2 hours CE credit.**

Beyond the Velvet Rope, Working With the World's Affluent, by Neal Oates

Whether you are currently working with affluent clientele or seeking to break into this niche, this course was designed with you in mind. Learn proven strategies to identify, connect with, and exceed the expectations of some of the world's most demanding, knowledgeable, and intimidating clients. Covered topics include buyer/listing presentation best practices, how to build an all-star team that dazzles, and how to turn your clients into your greatest brand ambassadors. Walk away with action steps to implement within hours of learning and move yourself and your real estate career Beyond the Velvet Rope. **3 hours CE credit**

ACE Body Language: Advanced real estate negotiation 3, by Josh Cadillac

This largely video driven class will teach agents how to analyze and interpret peoples body language to better negotiate for their customers. Great negotiators know how to "read the person" they are negotiating with. An agent that can recognize when they are being deceived or when things they are saying are hurting their customers position, with the other side, is better prepared to adapt and protect their customers interests. Negotiation is always one of the top reasons customers give why they hire an agent. In this class we show you what the pros use to be the best negotiators and prepare agents to be an negotiating force to be reckoned with. **3 hours CE credit.**

Building Your Real Estate Business, Create Customers for Life, by Josh Cadillac

The first step to running a successful business is figuring out what your customer needs and how best to give it to them. In this class we delve into the mind of who our customers are and what they need. Not just what they think they need but things they don't even realize they need. Successful businesses meet customers' needs better than their competitors. Most agents do not recognize what the customer really wants and for this reason they lose the potential lifelong loyalty, and repeat customers they could be developing. Don't let the opportunity to stand out in your industry and develop a real competitive advantage pass you by. **3 hours CE credit.**

Business Planning for the Current Market

By Kim Bell, Julianna Giordano, Michelle Rojas

While many will agree the current market is booming, such is not the case for the majority of agents. Those who have listings are doing very well. This would also include appraisers, lenders and inspectors. Those working with buyers are losing out to multiple offers, non-contingent sales, cash, etc. Further, many members are still subsidized by the PPP advances they got last year and again this year as well as many members still on mortgage forbearance. That's a false economy, however it is important to recognize that there will be a "comeuppence". To that assumption, cross reference your MLS closed deals with individual ID's. I believe you'll find that less than 50% of today's agents have actually completed 3 or more deals over the past 12 months. Therefore, s what's relevant today is: How do I get a listing? How do I consult with my buyers to compete in a highly competitive market? What can I do to insulate myself against wild market swings? The worth of cash decreases with significant hard asset price increases. What do I do as an agent to own the appreciating asset? This courses addresses those questions to guide you in planning your business in the current market. **3 hours CE credit.**

2023 CE Solutions, cont.

Build Your Business with Extraordinary Customer Service, by Josh Cadillac

If Men are from Mars and Women are from Venus.... where do buyers and sellers come from? As a real estate professional, not only do you deal with people's backgrounds and experience, you deal with some of the idiosyncrasies that come with their generation. All that being said...your business success will be directly proportional to your ability to provide an unprecedented level of customer service. You need to see and address their expectations whether they are aware of them or not. In doing so, this will allow you to separate yourself from the competition. Customers will be forced to take notice and take you as credible and worthy of their business. If you do this well enough customers will think themselves blessed to have found someone as good as you! **2 hours CE credit.**

ACE Business Building & Time Management: How to Plan, Manage & Advertise a Strong Real Estate Business, by Josh Cadillac

ACE Business building & Time Management is a course designed to help you to build a strong and flourishing real estate business. Agents will learn how to set their business up for success, how to set systems up to keep them accountable, and how to be more efficient with their time. We will also address goals, how to break those goals down, make them measurable, and how to stay on track when things don't go as projected. Agents will also learn some tricks to excellence in advertising and staying motivated when this business gets them down. This class helps agents manage themselves and puts them on a path to build a strong and growing real estate business for their future. **2 hours CE credit.**

Business Purchases and Contracts, by Nishad Khan, Michelle Hinden

This course introduces you to the contracts, analysis and tools used when purchasing and selling businesses and multifamily properties. We will discover the differences between real estate and business contracts. Students will learn the different approaches to different types of businesses and how to handle multi-faceted sales that include business and real estate transactions. This class will explore the different types of sales and marketing analysis required when selling various types of business. The class will cover legal, corporate and tax considerations that all agents should be familiar with when handling mixed use transactions. **2 hours CE credit .**

Buyers Agent Bootcamp: How to eliminate deal killing mistakes, be seen as a real estate expert, & Close buyers for life, by Josh Cadillac

This course will help agents to improve their relationships with buyers, help them to get buyers to commit, and help them avoid being second guessed by their customer. In this class we will focus on techniques to help them to: massively increase their warm leads all without high pressure tactics, be respected and listened to by their customers, as with all ACE courses, the focus will be on best practices to earn customers for life. Stop being disregarded and second guessed by your customers and become an ACE Elite Buyers Agent. **4 hours CE credit.**

Buying vs Renting and Other Millennial Facts by Grant Simon, Carrie Prieto

50% of the market across the country are first-time home buyers. They are primarily Millennials and have a unique skill set and preconceptions about the home buying process. As home ownership rates have been declining, this course is designed to assist you to gain transactions and help family and friends purchase their first home. Don't get caught unaware of this huge pillar of business. You'll leave this course armed with the "What to Say" and "How to Say it" to reach those Millennial customers and become THE expert for first-time homebuyers. **3 hours CE credit.**

Closing More Deals with Fewer Leads, by Josh Cadillac

What you didn't know...you didn't know about Real Estate Everywhere you look, you see advertisements by real estate agents about how a buyer or seller should use THEM, because they are the BEST. What makes them the best? In this session, we'll take your career to the next level by connecting with buyers and sellers in a way that they've likely never experienced, and that leaves little doubt in their mind that you really know your stuff! We'll talk about appreciation vs. inflation, rates of return, IS there a time when it's better to rent than buy? We can usually agree that of course we want to turn renters into buyers – this session shows you how to turn buyers into INVESTORS. Our instructor is a veteran in real estate and has experienced the ups, downs, what to dos and what NOT to dos. You'll leave with an edge on the competition without having to take the long way to get there! **2 hours CE credit.**

Closer to Closings by Nishad Khan

Last minute closing issues plague real estate professionals, experienced and new, alike. The class is designed to give students a general overview of the closing process, with practical tips and guidance on how to avoid closing meltdowns and mistakes. Students will be equipped with the knowledge necessary to understand the closing process from beginning to end, including how to assist title companies in achieving smoother closings, and how to retain higher levels of customer satisfaction. **4 hours CE credit.**

Commercial Real Estate, by Nishad Khan, Michelle Hinden

Successful commercial real estate brokers have a deeper understanding of real estate contracts, sales methods and negotiation tools and tactics. Commercial Real Estate requires a thoughtful, organized process—regardless of project size or type of property being sold. This course offers a deep dive into the crucial early stages of that process. Using different tools, contracts and methods, you will learn how to align your clients' goals with the realities of property and market conditions. We will address municipal objectives and regulations, market and site characteristics, projected financial feasibility and careful considerations involved in contract drafting. **2 hours CE credit.**

Complete Credit & Credit Repair Guide, By Grant Simon

Credit scores can have a significant impact on your consumer's financial life. Lenders rely on scores extensively in decision making, including the initial decisions of whether to lend and what loan terms to offer, for most types of credit, **including mortgages**. This program provides the real estate professional with a deeper understanding of Credit, Credit Scores and the new loan price adjustment. You'll learn what steps your customers need to take in order to achieve better credit, or repair existing bad credit. **3 hours CE credit.**

Comprehensive Riders, By Josh Cadillac, Cynthia DeLuca, Steven David, Julianna Giordano, Carrie Prieto, Nishad Khan, Michelle Rojas

You want your contract to close correct? This course insures you'll know what you're writing, the right form for the right transaction and staying out of court. Buyer wants to obtain financing, and doesn't want to risk their deposit, what forms do you use? In this program you'll learn exactly what you need, how to fill it out, and get the deal closed. It's Sunday, you've got a buyer, and you don't know what to do? Spend a few hours in this program and you'll never doubt your skills again. Riders by definition are attached to something because the "something" didn't cover it. Together we'll insure that you'll know what form to use for every type of transaction you'll be involved with. **3 hours CE credit.**

Condos, Covenants & CDDs, By Nishad Khan, Michelle Rojas

At the end of this program, the student will be able to:

- List the two components of a condominium.
- Describe the Condominium Disclosure (as defined in F.S. 718.503) to their customers.
- Explain what limited common Elements are.
- Describe the NOC and its importance in the construction of the condominium.
- Provide a brief overview of the Fannie Mae Letter 2021-14 and its relevance.
- Describe to a customer what a Covenant is and its purpose.
- Describe to a customer what a CDD is and what it can do for the customer.

2 hours CE credit.

ACE Introduction to Commercial Real Estate

by Josh Cadillac

Many agents at some point in their career considering working in commercial real estate, but don't really know all the things that make it different. This makes the transition seem difficult and risky. The truth is, there is a lot of differences and things to know. In this class we show agents what the differences are and prepare them for how to handle them. Whether someone is new to real estate and considering starting their career as a commercial agent or a veteran on the residential side looking for a new challenge, this class will give you the information you need to understand commercial real estate, and help you make the smoothest transition if it is the right fit for you. **4 hours CE credit.**

ACE Commercial Contracting, by Josh Cadillac

ACE Commercial Contracting: Understanding the Paperwork that Drives Commercial Deals Commercial real estate is very different in many ways than residential. One of the major differences is in the paperwork used to complete a commercial deal. In this class we will take a close look at the LOI, commercial contract, optional clauses, and the closing process as well as a few extra things you may likely run into from lenders on these deals. Knowing your contract is a key part of gaining the respect and trust of your customers. In this class we show you how to not just know the ins and outs of this contract but also how to explain it well to your customer. We will prepare you to be the best asset from start to finish in these transactions you can be for your customer.

3 hours CE credit.

Ins' And 'Outs' of Successful Contracts

By Kim, Bell, Josh Cadillac, Steven David, Cynthia DeLuca, Julianna Giordano, Nishad Khan, Carrie Prieto, Michelle Rojas

Contracts can be exciting! Learn the real ins and outs from one of the top Brokers in Florida. Complete a contract right at outset, and assure yourself of profitable closings for all concerned. Arms-length, short sale REO, your Instructor does them successfully every day. You will as well! **3 hours CE credit.**

Condos, Covenants & CDDs, By Nishad Khan & Michelle Hinden

The purpose of this class is to learn the basic elements to create a condominium, homeowner's association, and community development districts (CDD). Students will learn how these restrictions and equitable servitudes are created and how to deal with them when dealing with real property transactions. **2 hours CE credit.**

Creating a Service-Driven Property Management

Operation, By Steven David, Cynthia DeLuca

Join our instructors as they take you thru the creation and day to day operations of their own property management offices. Learn to create multiple sources of income streams from full property services. This course includes the conceptual and legal aspects, marketing techniques to attract clients, tenant issues, insurance recommendations, accounting requirements, staffing and financial planning. Whether you intend to add property management as a compliment to your brokerage and sales activities, or manage thousands of units as Steve's office does, you'll find solid, real-world ideas from this power-packed course. **3 hours CE credit.**

ACE Cryptocurrency in Real Estate: Understanding crypto currency to better serve the modern customer, by Josh Cadillac

Times change and it is important as a real estate professional to stay aware of and adapting to those changes. Crypto currency is here to stay, and with more and more widespread acceptance its presence in real estate transactions will only continue to grow. Learning about how to integrate this into your business is a way to separate yourself from the rest of the pack and set yourself up as an industry expert. **3 or 4 hours CE credit**

Dealing with Deal Killers, by Josh Cadillac

Dealing with issues in the real estate transaction can be challenging! Deals die in many ways that are not directly caused by you. How do we set ourselves and our customers up to not have this happen to us? In this class we look at issues specifically with title, appraisal, inspection, mortgage, & other agents that cause deals to die. Agents will learn the tricks to minimize the number of deals you lose when one of these other folks screws your deal up. We teach you how to recover and close deals you already have that would otherwise die. The immediate result is more closed deals and happier customers. **4 hour CE credit.**

Disclose or Not, by Cynthia DeLuca

To Disclose or Not: have you ever questioned what needs to be disclosed, by whom and when? In "To Disclose or Not", we dive into the disclosure requirements of Johnson v. Davis and how it affects all sellers of residential properties, along with understanding the best way for those disclosures to take place along with how to protect ourselves in the process. **2 hours CE credit.**

Distressed Properties, by Josh Cadillac

Dealing with issues in the real estate transaction can be challenging! Deals die in many ways that are not directly caused by you. How do we set ourselves and our customers up to not have this happen to us? In this class we look at issues specifically with title, appraisal, inspection, mortgage, & other agents that cause deals to die. Agents will learn the tricks to minimize the number of deals you lose when one of these other folks screws your deal up. We teach you how to recover and close deals you already have that would otherwise die. The immediate result is more closed deals and happier customers.

4 hour CE credit.

DISCover Effective Buyer and Seller Communication

Paul Fedynich

We'll unveil the strengths of each personality style; and before our time is up, you will learn a great way to improve communications with those you work and live with. As a real estate professional, you come into contact with various generations and personality styles on a daily basis. To be truly successful, it is imperative to build a relationship with your customers. Statistics show that people do business with people they LIKE and people they TRUST. And, by understanding your customer's personality a little better, you can adjust what you do and say to improve communication. **3 hours CE Credit**

Divorce and Real Estate, Nishad Khan, Michelle Hinden

You've no doubt worked with sellers getting divorced. This program explores the idiosyncrasies of this particular scenario and offers guidance for both you and your customer to achieve a successful closing AND reduce your liability... **2 hours CE Credit**

Expanding Your Global Reach, by Neal Oates

Building a strong international real estate business is not easy but it is necessary and possible... for anyone. Never has it been more important than now to prepare to conduct business in a global marketplace. With the right plan and unwavering commitment, you can and will become THE international specialist for the markets or niches you serve. During this event you will learn what international clients are looking for and how to become their real estate professional of choice. **2 hours CE credit.**

2023 CE Solutions, cont.

Fair Housing & Diversity, By Julianna Giordano

In this basic program—made fun students learn how to reduce liability and will be able to name two laws that cover fair housing as well as list the seven protected groups in the Fair Housing act. They will be able to explain the illegal acts of steering, blockbusting and red-lining and also state what answer to give when confronted with a discrimination problem, and ultimately stay out of FREC Jail!

3 hours CE credit.

ACE Financing 1 Lending Essentials: How to turn lending into an asset for your customer and your business, by Josh Cadillac

For many agents the mortgage process is a mystery. The mortgage brokers throw around terms that agents don't understand, and To serve our customers well we need to know how they qualify for a loan, what makes up the process, what the red, flags are, dealing with conditions, and a whole lot more. In this class we give the agents what they need to know the process and never find themselves out of their depth when trying to get the right financing for their customer..

4 hours CE credit.

FR/BAR As-Is Contract In 2 Hours, by Ned Hale

Need to learn the Florida Realtors/Florida Bar contract but don't want to sit in class for hours and hours? This class is for you. Invest just 2 hours of your time and Board Certified Real Estate Attorney Ned Hale will make you a FR/BAR As-Is contract expert. Ned, who has been teaching the FR/BAR to licensees for 20 years, will explain only the most important aspects of the contract and a few key addenda. You will not be disappointed. Ned, whose teaching motto is, "if a student is bored in a class, then that's the instructor's fault, not the student's," will make sure you are not bored. **2 hours CE credit.**

Go Global: Jumpstart Your International Business

By Carla Rayman-Kidd and Pat Tan

This program is a step-by-step guide and 'how-to' for both beginning and veteran real estate professionals who are looking to expand their business and bottom line. These are tried and true techniques and strategies developed by the instructors themselves and proven successful over time. **3 hours CE credit.**

'Go Global: Risk Management for the International Practitioner, By Carla Rayman-Kidd and Pat Tan

International buyers and sellers have played an increasingly important role in the U.S.A. real estate market over recent years. As a result, more and more real estate professionals are working with customers from other countries. There is rising affluence throughout the world, and buyers come from a wide variety of countries to purchase U.S. real estate, drawn by "bargain-priced" homes, desirable life-style, favorable currency exchange rates or finding a safe haven for themselves and their money. More real estate professionals than ever have now worked with an overseas buyer or seller. They are attractive as customers because: The majority of sales are cash purchases and Foreign purchasers typically buy higher priced homes. Pat and Carla will guide your through the maze of working with International Buyers and expanding your business, all while reducing your risk. **3 hours CE credit.**

Homestead Exemption, By Nishad Khan, Michelle Hinden

Hear from veteran attorneys Nishad or Michelle about the types of homestead property and what constitutes a Homestead. You'll also learn about the protections to a Homestead from creditors claim and the restrictions on Devise and Joinder. You'll leave this course with an elevated understand of the rights and limitations of survivorship and transfer of tax exemption status and be able to answer a buyer's or seller's questions with confidence! **2 hours CE credit.**

Home Sweet Homestead Exemption: All the Beautiful Benefits, by Ned Hale

"It has been said that "Detroit builds cars, and Florida builds homes." The Sunshine State's appeal goes far beyond warm weather, white sand beaches, and no state income tax. A Florida homeowner also benefits from the best primary residence law in the country: homestead. In this first of its kind seminar, Board Certified Real Estate Attorney Ned Hale will explain in detail how the homestead tax benefit works, from initial qualification to Save Our Homes to portability. Ned will then explain how a homestead is protected against forced sale by outside creditors, which is a major reason why Florida is a debtor friendly state. "In Florida, your home truly is your castle. The more your customers know about homestead's many benefits, the more likely they are to buy a home from you. **2 hours CE credit.**

How to Build a Global Outbound Referral Business, by Carla Rayman-Kidd and Pat Tan

This high-impact 2-hour CE program will teach you how to identify and qualify international outbound referrals. Pat and Carla share tips on how to evaluate overseas real estate and assess the risks in buying overseas properties. You'll learn how to establish safeguards for international referrals and the step to build a referral partner network. And best of all, you'll learn the procedure for collecting referral fees! **2 hours CE credit.**

How to Complete the Listing Agreement, by Cynthia DeLuca

Listing Agreements are an important part of the real estate business. They effectively communicate who is responsible to do what, give a time period for those items to be performed, and guarantee the listing broker to be paid for these services. Understanding these agreements and what items are within them ensures clear and accurate communication with the sellers, and expectations are met throughout the transaction. **2 hours CE credit.**

How to Know if Your Transaction is Going South

by Kim Bell, Cynthia DeLuca, Juliann Giordano, Carrie Prieto

We've all had those transactions that we'd classify as a "problem". But what was the problem? Even though each transaction is a unique course of events, there can be plenty of similarities with each transaction. Knowing the similarities with each transaction can help us pinpoint those key areas that need "attention to detail". This will help us avoid future problems in those areas of the transaction, and help for smoother transactions in the future. So, a check list and consistent approach to each transaction not only benefits your buyers and sellers, but keeps you out of trouble too. **3 hours CE credit.**

How to Sell a Tenant Occupied Property,

by Cynthia DeLuca

Selling a tenant-occupied property can be a daunting experience, but it doesn't have to be if you understand the entire process. From the listing agreement to the documents to gather to the sales contract to closing, learning the correct way to sell a tenant-occupied property can lessen your stress and set you on a course for a smooth transaction. Come learn all about that process in this class. **2 hours CE credit pending.**

2023 CE Solutions, cont.

ACE Inflation and Real Estate, by Josh Cadillac

The ability of a real estate professional to speak about the current situation in the market is critical to building the credibility they need to develop customers who are loyal and committed to working with them and no one else. In this class we address the market as it stands today. We discuss what affect inflation has on a market, and what that will mean for home buyers and investors. We will discuss real estate's tremendous strength not just as a hedge against inflation but also how it can even build wealth in this type of market. Agents walk out of this class not only understanding inflation and how to explain it but also having the tools to show the customers in dollars and cents terms how real estate can protect them and the money they worked so hard to earn. **3 hours CE credit.**

ACE Investment 1: How Making Money in Real Estate Works (Investor, Flipping & Income Property Specialist), by Josh Cadillac

Ever wanted to know more about flipping houses, how to work with investors, or how to analyze if a deal is a good one? This nuts and bolts program provides insight into the investment side of the business. You'll learn how to work with investors more often or even invest yourself. This class is dedicated to teaching agents the skills to find and analyze investment property, how to know a good deal when they see it, and the key to presenting it to their investor customers in a way that makes you stand out as a pro. You'll learn what flipping a property entails and the hidden costs your customers need to be cautious of. This class will give you a new skill set to bring in more business, better serve your customer, and equip you to participate in the market as well. **4 hours CE credit.**

ACE Investment 2: Adv Investment-Understanding & Choosing the Right Investment, by Josh Cadillac

In this class we will discuss the various types of real estate investment that exist from speculative, or opportunity flipping to buy and hold and look at the different risks associated with them and how to mitigate that risk for our customers. We will look at the risks of investing and discuss the best ways to mitigate that risk for our investors. We will even take real properties and learn to do an analysis for our customer (or ourselves) to see how good a deal a property really is. In addition, we will look at real estate as compared to other investment types to give agents the ability to fully explain the benefits of our product to their customers and earn their business. **4 hours CE credit.**

ACE Investment 3: Crunch Time: Crunching numbers with confidence, by Josh Cadillac

This is the class you take when you are sick and tired of not knowing how the numbers work. If you don't want to worry about customers knowing more than you or "showing you up" then this is where you want to go. Everyone walks out of this class knowing how to calculate Investment returns, cap rates, mortgage payments, mortgage payoffs, returns using leverage, internal rates of returns and much more. Don't spend one more minute wishing you knew more or hoping to become more confident. This class is your solution to truly knowing the product you are selling better than your customers and the vast majority of agents out there as well. **4 hours CE credit.**

ACE Investor 4: Advanced Returns and Projections, by Josh Cadillac

This program provides hands on guidance and practices at calculating Investment returns, cap rates, mortgage payments & payoffs, returns using leverage and much more. This course empowers the real estate professional with the advanced knowledge to work with today's sophisticated investor. **4 hours CE credit.**

ACE Investor 5: Real World Investment: How to know a good deal when you see it, by Josh Cadillac

Why does it always sound so easy to invest in classes, but it is so much harder in real life? In this class we will do our best to leave the "ivory tower" and get down and dirty with the investment side of real estate. We will endeavor to look at the risk of cost over runs, permitting issues, liens, vacancy, changing markets, and developing an exit strategy. When things go wrong you need to be prepared. To do so you must have the knowledge to anticipate what can go wrong. Investing in real estate means getting your hands dirty, and while we won't go to any properties we will do our best to make sure you walk out with a little "dirt under your fingernails" **4 hours..**

ACE Investor 6: Real Deals & Returns, by Josh Cadillac

This case study driven class puts together all that was learned in the previous ACE classes and helps agents to put into practice all the theory in the real world. We will look at investment properties to calculate their returns, tax benefits, after sale proceeds, and how to help the customer to determine if it is the right time to sell. This class will allow agents to build on and review their knowledge of investment real estate and give them a safe place to practice their skills in these real-life scenarios. The best way to learn is by doing and in this class that is just what we will do. Agents will do the hands-on analysis with the type of information they can readily find just as if they were doing it for their own customer that just walked in the door. **3 hours CE credit.**

ACE Investor 7: The Long and Short of Short vs. Long Term Rentals, by Josh Cadillac

4 hours CE credit.

2023 CE Solutions, cont.

Know Your Numbers, By Grant Simon

Updated with the most current information on the ramifications and impact of COVID-19 on the real estate market, this program includes helpful tips to discussing Payments, Cash to Close, Appreciation, Depreciation, Interest rates, The Economy and Statistics. It is designed to "Turn You Into A Walking talking Real Estate Machine, and help you generate another transaction in the next 30 to 60 days. **3 hours CE credit.**

Look Before You Leap: FL Statutes, Rules & Best Practices when operating as a Real Estate Broker

By Steven David, Cynthia DeLuca, Paul Fedynich

This program is not just for Brokers—but for sales people who want to better understand the business, analyze personal revenue, alternate revenue models and best career choice alternatives. The instructor reviews the importance of a policy manual and list several elements needed for an effective policy manual as well as the various responsibilities of the manager. Students will also learn how to develop a business plan to identify various expenses associated with operating a real estate brokerage and the various business models one may follow and explain the F.A.C. rules regarding trust accounts and escrow monies. **3 hours CE credit.**

The Listing Agreement, Nishad Khan, Michelle Hinden

This class will cover the components of the a listing agreement and will cover the different types of listing relationships between seller and Broker. We will go through different listing and commission agreements and instruct students on the proper completion of these agreements. This class will cover practical scenarios related to listing agreements and listing relationships. **3 hours CE credit.**

Mastering the Real Estate Agent's Role in the Appraisal Process, by Kim Bell

The appraisal process can get confusing, and you may have several questions. Some of these questions may include wondering whether you can talk to the appraiser, or meet them at the property for the inspection, more commonly referred to as the observation. Are you allowed to provide the appraiser with sales or anything else? You may also not fully understand what a comparable sale is or why it is important, or who exactly the appraisal is for. Other important information is knowing how to assist the appraiser and your customer by appropriately managing the utilities during an appraisal, or if you should send the contract to the appraiser. You or your customer may wonder if the appraisal really only takes 30 minutes, if you get a copy of the appraisal, or who talks to whom if the value is disagreed upon. You can better serve your clients if you know if an appraisal is an inspection, if the taxable value is the same as the current market value, if the square footage on county records is correct, or the important aspects of FHA appraisals. This class can give you the answers to such questions, among others! **3 hours CE Credit.**

Master the Contracts, Riders, Addenda and More!

by Kim Bell

Contracts are not as easy as they appear! This 3 hour course, facilitated by Kim Bell, a Realtor® and State Certified Real Estate Appraiser (RD3617) for over 20 years, will educate Realtor® members on the fine points of a Purchase and Sale Agreement, and help them improve their contract proficiency exponentially! * Personal Property * Components of Closing * Automatic Extension to Closing * Occupancy Clause and Short Term Rental * Loan Approval Period and Financing * Time Calculations * FIRPTA * Force Majeure * Riders and Addenda **3 hours CE credit.**

Mastering Personality Styles to Increase Your Sales, by Valeria Grunbaum

Whether you are new to selling or a seasoned sales veteran real estate agent, The Maxwell Sales Impact Report & Workshop (DISC based) will undoubtedly guide you to impactful results. This workshop & report helps you discover your selling style and ways to maximize it. It also offers awareness of the various communication styles of your clients through the process of buying and selling properties. This workshop will not only provide you with the information but also will guide you through the implementation as you learn how to create an action plan that will help you improve your communication with your real estate customers but also will help you grow as a real estate professional. **3 hours CE credit.**

Military Math: VA Finance Calculations Made Easy, By Grant Simon

Ever wonder how to calculate a veterans eligibility or how VA Jumbo loans work and how to calculate the down payment? Not sure how to Pre Qualify a VA buyer (ratio's) or how the funding fee can outperform Mortgage Insurance and how to calculate and compare it? In this class we make VA Math easy. We'll teach you all of this and more and how it is essential to your success in helping veterans purchase homes. We give you the tools to help you be more successful in this specialized field and separate yourself from the competition! **3 hours CE credit.**

NAR - Code of Ethics By Cynthia DeLuca, Julianna Giordano, Nishad Khan, Kim Bell

Three hour workshop on the current Real Estate Professional Code

2023 CE Solutions, cont.

ACE Negotiating 1: Negotiating to Close

by Josh Cadillac

Are you tired of being scared of negotiating? Are you worried that someone on the other side of the table is going to make you look bad because they know how to negotiate better than you? Are you just tired of feeling like you are being taken advantage of by folks that know how to play the game better than you? Maybe you just want to improve in a field where you already excel. Well then it is time to become an ACE Negotiator. This is a no nonsense 4-hour bootcamp on how to fight for your customer and yourself. This is not a "pie in the sky" let's sit around the campfire holding hands negotiating class, but it is the real tricks and tactics pros use to close the deals other people let die. Stop leaving money on the table, and stop leaving yourself and your customer without the best representation you are capable of. Time to become an Ace Negotiator .

4 hours CE credit.

ACE Negotiating 2—Objection Obliteration: Day to Day Handling Objections in Your Real Estate Business, by Josh Cadillac

Teaches agents the importance of objections to the customer as they seek to qualify the person they work with. Agents will learn not only why customers use objections but also how to handle them in a way that conveys their true value to the customer. This class is an interactive boot camp where agents are asked to come up with their best responses to common objections and share them before the instructor tells how they would handle the objection. This keeps the class active and forces the agents to think about how to strengthen their dialogue skills for greater customer service. **4 hours CE credit.**

ACE Negotiating 3—Body Language & Advance RE Negotiation, by Josh Cadillac

In this class we dive into the thing that separates the great negotiators from the rest of the pack. This class will teach agents how to analyze and interpret peoples body language. This will allow them to better negotiate for their customers. Knowing how to "read the person" you are negotiating with gives you critical information to adapt your negotiating style to the person you are speaking to. We will teach agents the skills so they can recognize when they are being deceived or when things they are saying are hurting their customers position with the other side. Negotiation is always one of the top reasons customers give why they hire an agent. In this class we show you what the pros use to take your negotiation skills to the next level and prepare you to be a negotiating force to be reckoned with. **4 hours CE credit.**

Preparing & Navigating the Listing Contract

By Kim Bell, Cynthia DeLuca, Julianna Giordano, Carrie Prieto

Listing Contracts are an important part of the real estate business. They communicate who is responsible to do what, give a time period for those items to be performed, and guarantee the listing broker to be paid for these services. Having all the 'T's crossed and the 'I's dotted can mean the difference of getting paid, and not getting paid. In this program you'll become familiar with various types of listing contracts, the difference between them, and some options to guarantee compensation while making your way to the closing table.

3 or 4 hours CE Credit.

ACE Property Manager, by Josh Cadillac

In this class agents will not only learn how to avoid common mistakes but also how to stay compliant with the law, how to handle difficult tenants, how to claim a security deposit legally, what you can and cannot charge a tenant for, and much more. They will learn how to think like an investor and mitigate risk. We will teach agents how to stand out for their knowledge and skill when representing their customers property to build lifelong relationships that lead to return customers and referrals. **4 hours CE credit.**

Prudent Risk Management for Real Estate

Professionals By Steven David, Cynthia DeLuca, Julianna Giordano

This course reviews the most common risks associated with the ownership of a Brokerage firm and the practice of real estate (including Short Sales). It includes several recommendations, but should not be construed as the final word on risk management. The student's job is to understand the risks, prepare for them, and avoid the creation of unnecessary risk. You'll also learn several ways to avoid risk as well as to help protect your clients throughout the deal; but more importantly—how to protect your commission!

3 hours CE credit.

Real Estate Investing: Good, Bad & Ugly, By Steven David, Cynthia DeLuca

Real estate Investing, until recently produced some of the world's wealthiest people. That still holds true after the recent crash, but the rules may be revised. The old rules worked fine until they took a back seat during the Pre Crash insanity. Through this course we will look at Real Estate investing as a long-term strategy to produce current income and long-term wealth creation. We'll also look at: how do we calculate accurate incomes and cash flows; what makes a "good deal" good; and how much cash is necessary to acquire property.

3 & 4 hours CE credit

Real World Negotiating, By Kim Bell, Steven David, Julianna Giordano, Michelle Rojas, Paul Fedynich

In this program, you'll learn that people do things for THEIR reasons, not yours. You'll learn to list first, and act second. You'll leave with cues that will tell you how they process information and the best kind of negotiating strategy that they will respond to.

3 or 4 hours CE credit.

Real World REOs and Short Sales, By Cynthia DeLuca

Have you thought about getting into or expanding your REO business, or were you thinking the train had already left the station? It's so much more than "getting on a list." Steve's offices are one of the largest REO Brokers in Southern Florida, representing lenders such as Bank of America, Wells Fargo, Michigan National, Integrated Asset Management, Atlas REO and others. He'll offer frank discussion on the ins and outs of lender and asset management representation, including real world requirements of Equator.com and lender mandated software platforms. **2 hours CE credit.**

2023 CE Solutions, cont.

Rusty Agent Reboot, by Julianna Giordano, Michelle Rojas, Neal Oates

This course is for real estate professionals who have stepped out of the business for a while and are coming back to a multitude of changes as well as Veteran real estate professionals who like to stay current on changing forms, contracts, etc. It is intended to be a "Hands-on technology workshop" for small groups in order for the instructor to effectively assist agents with Technical Issues. Real estate professionals will leave with all of their key systems activated and synchronized where possible. **We will discuss updates on** protocols, ethics, laws, rules, and regulations as well as contracts and forms. We will also go over some of the upgrades and changes to the MLS system as well as forms simplicity and real estate professional.com. **7 hours CE Credit.**

Streamlining Your Property Management Business by Cynthia DeLuca

With foreclosures and short sales around every corner, it's important to know how to handle each situation. In this session, you'll gain insight into the new consumer of today who wants information immediately and has new ways of finding out what they need to know. You'll be prepared to handle any obstacles that you may come across. You'll hear tips on how to handle owners in a declining market, deal with tenants through the process, and understand solutions to normal day to day operational questions. At the end of this course, you will have a better understanding of these challenges and how to streamline your business as a property manager. **4 hours CE credit.**

Sure Fire Ways to Jump Start Your Real Estate Career, by Paul Fedynich

You will learn to watch out for, and how to overcome the many pitfalls that can happen to both new AND veteran agents. If you're a new agent—you'll leave class armed with what you need to know in order to choose the right brokerage for you. Veteran agents see multiple benefits. Taking a deeper dive into their 'why', analyzing what they ARE or and NOT doing in their business, and comparing brokerage options can be the extra motivation need to elevate their business to the next level. And for those looking to become a mentor, this class provides the 'secrets to success' in that endeavor. By the end of the class EVERY student will have action items to take home, to implement into their real estate business for great success! **3 hours CE credit.**

The Scoop on Real Estate Teams, Cynthia DeLuca

Working together as a team might sound like a great idea, but have you thought about all the what if's? What if someone is unhappy and wants to leave the team? What if they don't fit into the culture? Will they adhere to the team advertising guidelines? And should they be employees or independent contractors? In this 2 hour CE class, we will learn "The Scoop on Real Estate Teams". **2 hours CE credit.**

Solar Panels in the Real Estate Transaction,

by Cynthia DeLuca, Nishad Khan

Solar panels are growing in popularity. This means that real estate agents will experience them at some point in a transaction and it's important for the agent to know how these affect the sale. From understanding the several types of panels, how homeowners purchase or lease these panels and how they can transfer to the new buyer will help them better represent both sellers and buyers in the transaction. In this class, all of these items are covered along with reviewing a sample solar panel lease, understanding the sales contract addenda, and much more. **2 hours CE Credit.**

Tax Liens and Tax Deeds workshop, Nishad Khan & Michelle Hinden

In this workshop we have a lot of fun. We go through the property appraiser sit and I explain how to interpret a property tax bill, the difference between **ad valorem** and **non ad valorem taxes** and how to properly interpret a tax bill. We go through special assessments and exemptions, when and how taxes are paid and who collects them. We also discuss proration of taxes on the Contracts and at closing, how to do calculations and issues that come up during tax prorations. Then we go into the tax collection process and what happens when taxes are not paid. This leads into tax certificates and tax deeds, how to purchase, how to buy certificates, the auction process, how to redeem and then how agents can help their clients who are interested in tax deeds purchase these properties and clean them up. This workshop should give agents a great understanding of interpreting the property taxes on property and how to handle delinquencies. **2 hours CE credit.**

2023 CE Solutions, cont.

Tax Strategies & Business Planning for Real Estate Professionals By Jo Ann Koontz

Working hard and wanting to minimize your tax liability? This course will address YOUR business structure from a legal and tax perspective. Keep more of the money you earn and reduce your liability. Especially important for teams and agent's whose gross commission is at least \$80,000 per year! **3 hours CE credit.**

The Inspection Section, by Nishad Khan

This program takes a close look at the intricacies of the inspection section of the FR/Bar and As-Is contracts. Attorney Nishad Khan reviews the 'gray areas' where real estate professionals need to pay special attention. You'll leave empowered with a deeper knowledge of 'Working Condition' and 'Cosmetic Conditions' and be better able to help your customers with a smooth home buying process. **3 hours CE credit.**

The Social Side of Real Estate, Carrie Prieto

It's safe to say Social Media is here to stay and should be an integral part of every Realtor's business. But many Realtors spend endless hours putting content out without receiving any direct new business from it. Others don't know where to begin. The overall objective of this class is to define the true goal of Social Media, engagement with your customers, and learn how to maximize your efforts while staying in compliance with all FREC rules and regulations and our Realtor Code of Ethics. This course will cover the basics of understanding who your audience is, how to find them, and how to create engagement through providing valuable information about their concerns and interests. How to keep your customers information safe through best practices and risk management while keeping yourself from becoming a target. **3 hours CE Credit.**

Title Insurance 101: A Real Estate Professional's Guide to Explaining Title Insurance, By Jo Ann Koontz

Come learn the importance and impact of title insurance in your transactions. What does it cover, how is it priced what do closing agents do to clear title and why does it affect you? Is it worth the money? Keep your transactions on track to close by understanding more about what is going on behind the scenes. **3 hours CE credit.**

Unlocking the Secrets of Commercial Investment Property Analysis, Purchase and Management, By Steven David & Cynthia DeLuca

What are: 'pass-thrus,' CAM charges, percentage leases, anchor tenants, and IRV? Are the landlord tenant laws different between commercial and residential real estate? These and virtually all of your questions will be addressed in this power-packed 3 hour course written by Steve David, Nationally recognized Real Estate Investor, Chairman of one of the 200 largest Brokerage firms in the United States and a Floridian. In understandable terms, they will take you thru the analysis of investment real estate. This includes determining fair rents, lease terms, cost recovery charges, net operating income, fair asking prices and what makes a good deal "good". You'll learn how to obtain mortgage financing, and what lenders look for in commercial property, including determining Debt Service Coverage ratios, reserves and replacements. You'll also learn about the differences in owning, operating, and Brokering Multi-family, warehouses and retail. Finally, we'll discuss the strengths and weaknesses of each category of commercial property, including what you might want to own. **3 hours CE credit.**

USDA 1-2-3 No Down Payment Simplified By Sean Stephens

The USDA Rural Housing Program can open up that path to homeownership and along with your pool of potential buyers. With 100% financing, fixed rates, and flexible credit qualifying this rural housing program is sought after by consumers and knowing the basics is critical for real estate professionals. This program provides the real estate professional with a deeper understanding of eligibility requirements, credit qualifications, how to finance closing costs, dispel common myths, and much more. You'll learn the steps from A to Z on the USDA loan process and how to market the program along with the many benefits it offers to home buyers. **2 hours CE credit.** *(The USDA Rural Housing loan program is not available in all areas. If interested in offering this class please contact Sean Stephens Sean@MPLX.org and he will follow up to discuss eligibility for your areas.)*

2023 CE Solutions, cont.

USDA & VA 100% Financing, By Sean Stephens

In this 2-hour review, veteran mortgage lender Sean Stephens reviews the basics of VA and USDA financing. He'll discuss WHO qualifies and which PROPERTIES qualify. You'll learn how a credit score impacts the qualification of both of these loans. You'll also learn how to calculate the veteran's home loan entitlement amount as well as help your customer determine if they are eligible for a USDA loan. **2 hours CE credit.**

USDA 1X Close No Down Payment Construction to Permanent Loan By Sean Stephens

Can you build a new home with No Down Payment under the USDA program? What are the steps to building a new home with a USDA construction loan? We all know that it can be an exciting process to build and customize your new home, but it is also common for banks to require at least a 20% down payment. However, under the USDA Single-Close Construction to Permanent Loan there is No Down payment required and this course will provide Realtors with a deeper understanding of the USDA Construction process. As being one of the **first Florida USDA Approved Lenders** to offer this program, Sean Stephens with Metroplex Mortgage Services will walk you through the process step by step and provide another valuable way to help your clients despite the housing inventory challenges facing everyone. **2 hours CE credit**

VA 1-2-3 by Sean Stephens

This program provides real estate professionals with everything they need to know about VA Loans for a expert lender's perspective. From Eligibility and Entitlement to processing, credit qualifying and closing. You will leave well-armed to serve your next VA customer! **2 hours CE Credit.**

Vacant Land Contracts by Nishad Khan, Michelle Hinden

This course will discuss the nuances of buying or selling vacant land. We will touch on the differences between vacant land and other real property and discuss how to properly prepare a vacant land contract. The class will go into due diligence, construction and other issues related to vacant land property. Whether you are interested in learning about new residential construction or multifamily/commercial construction, this class will teach you all you need to know about vacant land properties. **3 hours CE credit**

ACE Valuation: CMA's, BPO's, & What to expect when you are expecting....a good appraisal, by Josh Cadillac

Everyone seems to have an opinion of what the value of the property is. The buyer has one, the seller has a different one, and then the appraiser comes in and tells us what its "really" worth. As the real estate professional would should understand the valuation process backward and forward as it is one of the most important hurdles in getting our customers what they want. They hired us to do a job and knowing how to think like the appraiser, anticipate them, and best ways to get your appraisals to come in is all part of the skillset we should have. **4 hours CE credit.**

What's Chapter 83 Got To Do With It?

By Cynthia DeLuca

In Florida, we have lots of landlords and lots of tenants. Ensuring we as Real Estate Professionals understand the laws that are associated with those relationships become the foundation for a great property manager. When laws apply to both the property manager and the owner, it's important that the licensee understands the laws and how they'll be stepping in the shoes of the landlord during the management of the property as their agent. Laws change each year, it's critical we stay current on the changes. You'll leave this program with a deeper understanding and knowledge of Chapter 83 and how it affects how YOU do business!! **3 hours CE Credit.**

What is Section 8? A Real Estate Professional's Guide to Understanding Subsidized Housing

By Cynthia DeLuca

In today's suffering economy, many Real Estate Professionals have reluctantly become landlords and have difficulty collecting the rent due to them. Many tenants have circumstances that happen to them that are not always in their control. After several bad experiences, landlords may feel refreshed to know there is an alternative to the stress: subsidized housing. A portion or all of the rent could be paid by HUD, in essence, "guaranteeing" the rent. Having experience with subsidized housing can help you gain landlords and help your job become easier regarding collecting rent. But you need to understand the rules and regulations that come with it. **3 hours CE Credit.**

2023 CE by WTPP Instructor Julianna Giordano

Specialty CE

Branding & Marketing

By the end of this class, Students will be able to create their own Identity within the Industry, while having a clear understanding of the Laws and Rules that must be in place at all junctures. Branding and Market play a quintessential role in Real Estate. In one part, it is how we attract business, in another it is how we market the properties that we are selling. In some cases, it is the very reason why a Property Owner hired you in the first place. **2 hours CE credit.**

Industry Overview

By the end of this class, Students should have a clear understanding of what to expect as they venture into the Real Estate Industry. They will also have their Primary MLS Tools activated, along with Key Applications and SEO Primed for Marketing. Everything they need to understand before working with Clients/Customers in the real world. **2 hours CE credit.**

Contracts & Forms

By the end of this class, Students will be able to: source the necessary Forms, Addenda and Documents required to present or receive an Offer. How to Fill out the Forms, and how to Monitor the Danger Zones scattered throughout. **2 hours CE credit.**

Day to Day Operations

By the end of this class, Students will have a clear understanding of how to Setup their Real Estate Business and what Steps to take to ensure their Success. They will also learn how to structure their Deals and Client-Relationship Management so that they gain, and maintain, their Customer's Confidence in their Competence for years to come. **2 hours CE credit.**

Offers, Offers Everywhere!

This course was designed to help Listing Agents best ascertain which Offers to recommend Their Seller accepts, via methodically and systematically sorting through key elements of each one, and breaking them down so that The Seller can make "an Informed Decision" about which one to ultimately accept. **4 hours CE credit.**

Rusty Agent Reboot

This course is for real estate professionals who have stepped out of the business for a while and are coming back to a multitude of changes as well as Veteran real estate professionals who like to stay current on changing forms, contracts, etc. It is intended to be a "Hands-on technology workshop" for small groups in order for the instructor to effectively assist agents with Technical Issues. Real estate professionals will leave with all of their key systems activated and synchronized where possible. **We will discuss updates on protocols, ethics, laws, rules, and regulations as well as contracts and forms.** We will also go over some of the upgrades and changes to the MLS system as well as forms simplicity and real estate professional.com. **7 hours CE Credit.**

Core Law & Ethics:

Core Law *(additional site licensing fee)*

By the end of this class, Students will have gained clarity on what Laws have been changed recently (regarding Real Estate), and the things they do every day to put their licenses at Risk!

3 hours Core Law credit.

Business Ethics

By the end of this class, Students will clearly understand the importance of Honoring the National Association of Realtors Code of Ethics, and why it matters to their Peers and Customers alike. They will also learn the differences between Breaking the Law vs Breaking a Rule, and their possible Repercussions. This class is designed to help Members of the National Association of REALTORS® gain a better understanding of how to best serve their Clients/Customers, as well as interacting with their Peers.

3 hours Ethics in Business credit.

CE/Instructor CE program:

The Greatest Showman by Julianna Giordano

This program is approved for BOTH Specialty CE AND Instructor CE. *Students will leave having the confidence in their competence to put on a great presentation (especially if it is for a listing!) plus they will gain more of a Personal awareness while doing so.* Whether you are actively in sales, seeking a Leadership Role, or simply have a fear of Public speaking, everyone needs a little help in this category. This program can add a competitive edge to YOUR real estate business with strategies in Listing Presentations, Time Management, Business Planning, Marketing, Social Media, Technology.

4 hours CE credit & 4 hours Instructor CE credit.

2023 CE Solutions, cont.

Under Development:

So You Think You Need a Personal Assistant, by Carla Rayman-Kidd and Pat Tan

When is it time to hire a personal assistant? How much does it cost? What duties can they perform? How do I find one? These questions and more will be answered by veteran Real Estate Professionals Carla Rayman-Kidd and Pat Tan in this hands-on, nuts and bolts program. **2 hours.**

Computing for Dummies 21st Century Real Estate Edition, by Julianna Giordano & Neal Oates

Hands On troubleshooting and activation of the Tools and Applications every Agent needs to succeed. Everything from APPLE to ZILLOW, what every Agent needs to help alleviate their "Tech Anxiety"... We will physically assist them with activating and cleaning up the necessary Tools and Applications that are needed to work in day-to-day operations, while clarifying any confusion and answering any questions about "where to go to find ??? (whatever... i.e. Forms, Stats, Marketing Materials, etc.). We will explore LIVE ON SCREEN how to tell the difference between certain Forms as well as How to Quickly and Simply Create and Send Reports/CMAs. ***This class MUST be limited to no more than 12 students per Instructor/Assistant due to the necessary time required to achieve "Technical Issue Relief". 4 hours**

2023 CE Solutions, cont.

Pending CE credit approval:

Evictions, by Dan Lopez

- List legal reasons for evicting a tenant and what evidence is required.
- Describe best practices for qualifying tenants.
- Explain the proper procedure when serving a 7-day notice.
- Describe how to reduce your risk by explaining the “Eviction Check-List”.
- Describe an Adverse Action Notice is when it is used.
- Describe stipulations and when are they used.
- Explain the role of the Sheriff's Deputy in the Eviction process.
- Identify the section(s) in Chapter 83 that deals with evictions and the proper procedures.

Landlord Tenant Law, by Dan Lopez

- Explain Fair Housing as it relates to renting property to a tenant.
- Identify the critical elements of a Property Management Agreement.
- Explain the Broker's role and relationships with both the landlord and the tenant.
- Design a renewal notice that follows Florida Statute Ch 83 guidelines
- Explain to the tenant the notice required prior to end of lease according to FS Ch 83.575.
- Explain the situation and create a notice where the landlord can break a lease (i.e. defective drywall)
- Explain the 3-day, 7-day and 8-day notices and when each must be used.
- Explain the guidelines regarding transferring money and accruing interest
- Explain the procedures according to F.s. 83.49
- Describe the process when applying a deposit to current rent
- Describe the procedure when there is a dispute over the security deposit
- Identify the section(s) in Chapter 83 that deals with evictions and the proper procedures.

Notices, by Dan Lopez

- Design a renewal notice that follows Florida Statute Ch 83 guidelines
- Explain to the tenant the notice required prior to end of lease according to FS Ch 83.575
- Create a notice of non-renewal to be given to the tenant
- Explain various options for lease, i.e. month-to-month, higher rate, etc.
- Explain situations and creates notices where the landlord can break a lease (i.e. defective drywall)
- Explain the 3-day and 8-day notices and when each must be used.
- Describe documents needed when evicting a tenant
- Explain 7-day notice, to cur or no cure, and when it is used.
- List other notices and how they may be properly used.

Property Management Agreement, by Dan Lopez

- Explain Fair Housing as it related to renting property to a tenant.
- Identify the NAR Code of Ethics Standard that deal with Fair Housing and property rental.
- Summarize the Chapter 83 portion that addresses Deposit money or advance rent and the duty of the landlord and tenant.
- Summarize Florid law regarding deposit money and how the money must be held.
- Identify the critical elements of a Property Management Agreement.
- Explain the Broker's role and relationships with both the landlord and the tenant.
- Identify the specific responsibilities of the Broker in the Property Management agreement.

Security Deposits, by Dan Lopez

- List the ‘tools’ needed when handling security deposits
- Explain the guidelines regarding transferring money and accruing interest
- Describe the steps when using disclosures
- Describe the process when applying a deposit to current rent
- Explain the Claims process, what can be claimed and when a tenant owes money
- Describe the procedure when there is a dispute over the security deposit
- List essential elements in the move in and move out inspections
- List actions that can reduce your risk

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