



Educator's Guide

CONTINUING EDUCATION

Dearborn™
Real Estate Education



Continuing to Serve Students' Education Needs at Every Stage of Their Careers.

Dearborn is committed to providing a wide variety of fundamental continuing education titles that not only meet state requirements, but also help professionals grow their career. Our continuing education courses also cover relevant hot-topic issues in the industry.

Our Continuing Education collection contains:

- The highest-quality, most up-to-date educational content
- A full set of instructor support materials and teaching aids
- Class activity suggestions, case studies, and other student exercises

Powered By:



User-Friendly Online Courses

Dearborn's user-friendly online continuing education courses are the perfect tool to help you nurture your students' professional careers. Incorporate our CE courses into your professional development curriculum to ensure your students can relay the most relevant information to their clients.

Keep your students ahead of the curve!

Ensure your students are learning the most current information by keeping your courses up-to-date with the most recent versions. Not only will you help your students relay the most relevant information to their clients, but you will also help your school have fewer course/technical support calls and provide an enhanced student experience, which leads to more students recommending your courses and school.

Real Estate Market Pulse, Version 1.0

Having a finger on the pulse of today's real estate market is more important to your students than ever before. This course defines what and who is driving today's home purchases and sales. It informs students on how to use social media legally, as well as explores the positives, negatives, and future of the national and local real estate markets. Unit exams, interactive activities, and a final exam will help ensure your students understand the material covered in this course.

CONTENTS: Course Introduction • Changing Reality: The American Dream Redefined • What and Who Is Driving the Market? • Social Media Explosion & the Leading and Bleeding Edges of Real Estate • Opportunities and Risk Management in Residential Leasing and Property Management • Unit Exams • Final Exam

Selling HUD Homes: Increase Your Client's Options,

Version 1.0

by *Melanie Smith*

In this online course, students will discover the wealth of HUD homes in today's market, and they will learn how to turn homes in need of a homeowner into a buyer's dream. Students will learn the advantages of buying a HUD property, including how HUD homes have become viable investments, with most priced well below market value. This course teaches the differences between a traditional purchase and a HUD home purchase, and how real estate professionals can help their clients tap into the vast inventory. Interactive activities, true/false questions, and unit exams will help prepare students for the final exam.

CONTENTS: Overview • Buying a HUD Home • Other Issues • Final Exam

Online Course

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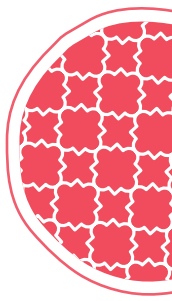
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Teach students what they need to know to protect their clients and their businesses from scammers!

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Houses: Buy, Fix, Sell!, Version 1.0

A multitude of foreclosed and distressed homes today have been labeled as undesirable. Are these houses beyond help, or are they merely diamonds in the rough? Learn how to evaluate renovation options to determine if a house will be a money maker or a money taker.

This course takes students through the process of buying a distressed property, fixing it up, and selling it for profit. Students will first look at ways to structure the acquisition, whether representing the buyer, the seller, or themselves. Next, students will determine how to analyze the property's needs and costs. Comparing the costs and returns from renovating bedrooms, baths, kitchens, and more, will help investors put their money in the right place. Finally, students will learn how to put together pricing models, accurate construction timelines, and a profitable exit strategy. With a solid plan in place, buyers can lessen their risks and realize a greater profit by avoiding coal and discovering diamonds in the rough.

CONTENTS: Finding the Property • Minor and Major Renovations • Analyze: Location, Lot/Site, Building, and Financial Feasibility • Analyze: Scope of Work • Analyze: Exterior and Interior • Analyze: Interior • Financial Analysis and Buying • Fix and Sell • Final Exam

Identity Theft: Protecting Your Clients and Your Business, Version 1.0

The odds of experiencing identity theft are ever-increasing. Don't let your clients or yourself become a victim. Customers entrust their real estate agents with a wide variety of personal information. If it falls into the wrong person's hands, the damage to the customer's life and the agent's reputation could be extreme. In this course, you will learn how to respond if your personal information or your clients' information is compromised. You'll explore case studies and actual news stories to discover the methods thieves use to steal identities and what "red flags" you should watch for. You'll also learn how to protect your business and to prepare for a potential data breach. From the world of the Internet to phone bills to confidential contracts, there's never been more opportunity for identity thieves to strike. This course will provide the tools and information that can reduce your chances of becoming a victim.

CONTENTS: Consumer Identity Theft: Protecting Personal Information • Small Business Identity Theft: Protecting Your Business • Data Breach Risk Management: Be Prepared, or Prepare to Lose Clients • Identity Theft Resources: Increasing Your Identity Theft Knowledge and Awareness • Final Exam

Scams, Scoundrels, and Real Estate Stings, Version 1.0

An agent can become an invaluable resource to clients and the real estate industry by learning how to spot and report scams at the first sniff of trouble. This course takes students, one crime at a time, on the journey of sleuthing the facts, recognizing who is liable, assessing the consequences, and revealing the resources that will help students avoid the dark side of the industry today. Students will learn how one person's scam is every agent's burden to bear, and how agents can sting-proof their reputation while keeping clients out of harm's way. From flopping to straw buyers to Internet fraud, it's all explored here.

CONTENTS: Introduction: A History of Real Estate Scams • Scams: Dirty Deeds, Done by Agents • Stings: Getting Caught in the Trap • Scoundrels: Giving Real Estate a Bad Name • Conclusion: Sting-Proofing Yourself • Appendix: National Association of REALTORS® Code of Ethics • Final Exam



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Instructor Resources



Virtual Brokerage: How to Do It

Virtual brokerages have answered the call of today's client, whose expectations have never been more demanding or steep. Students will learn how real estate professionals in virtual brokerages are armed to work for their clients using sophisticated technology, which enables lightning-fast communication, immediate response to inquiries, electronic document expediting, and more! Students will also learn what brokers need to know and what agents should understand regarding their duties and liabilities in a virtual brokerage environment.

The lecture outline format workbook includes a complementary PowerPoint presentation that mirrors the workbook. Instructors can enhance the PowerPoint as they wish or use it as is. Also included in the Instructor Resources are two 60-item exams, as well as a 4- and a 6-hour timed outline.

Used together, the instructor teaches from the narrative book while students use the workbook to follow along in class and take notes to better understand the material presented. As always, you have the option to order the textbook version for your classroom as well as for a correspondence course.

CONTENTS: Today's Virtual Brokerage • Technology and Communication • Managing Risk • The Optimized Virtual Brokerage • Answer Key

NEW VERSION

Buyer Representation in Real Estate, Version 5.0

by Dianna W. Brouters, GRI, DREI, CAI, and Roger Turcotte, GRI, CBR®, DREI, CAI

This title offers a great introduction for buyer agents with a focus on the legal and technical aspects, such as due diligence and fiduciary duties. The online course includes brand-new interactive exercises and 180 unit exam questions.

CONTENTS: Foundations of Buyer Representation • Presenting Buyer Representation • Buyer Representation Agreements • Buyer Representation in Action • Final Exam

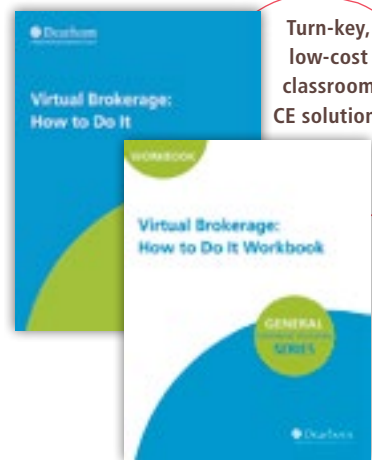
Environmental Issues in Your Real Estate Practice,

Version 5.0

by Marie S. Spodek, GRI, DREI

This course uses clear language and real-world examples to explain the potential environmental hazards that agents need to know. The discussion includes evaluating properties, due diligence, and avoiding legal liability.

CONTENTS: General Issues • Lead-Based Paint • Radon • Mold • Asbestos • Volatile Organic Compounds (VOCs) and Pesticides • Drinking Water • Other Indoor Pollutants • Underground and Aboveground Storage Tanks • Waste Sites and Toxic Substances • Construction Issues • Wetlands, Watersheds, and Endangered Species • Environmental Reports and Consultants • Final Exam



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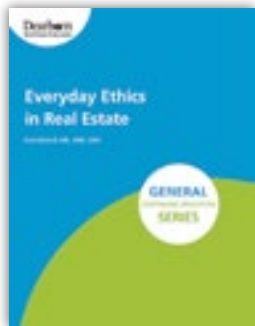
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Fair Housing, 4th Edition

by Marcia L. Russell, DREI

Today's real estate practitioner must establish business practices that comply with fair housing laws and offer equal professional service to all. Consistency, objectivity, and documentation are critical in accomplishing this objective.

This popular title covers topics important to today's real estate professional. Case studies help students apply the fair housing laws to real-world situations that they may encounter in their own businesses. Key terms and a glossary ensure a complete understanding of the terminology involved, and the book includes end-of-unit quizzes with answer keys, two final exams, and Instructor Resources.

CONTENTS: The Fair Housing Act • The 1988 Amendments Act and Beyond • Fair Housing in Property Management • Fair Housing Advertising • Fair Housing Enforcement • Cultural Diversity and Fair Housing • Fair Housing Case Studies • Final Examinations • Appendix A: Substantially Equivalent State and Local Fair Housing Laws • Glossary • Index

Introduction to Commercial Real Estate Sales, Version 4.0

by Bill W. McCoy III

This popular continuing education elective provides a comprehensive introduction to the potentially lucrative field of commercial real estate. Discussion includes the categories of commercial property, financial elements involved in real estate investments, and developing a marketing plan. This elective features learning objectives and key terms, case studies, interactive exercises, and a final exam.

CONTENTS: Characteristics of Commercial Investment Real Estate • Understanding and Analyzing Investment Returns • Income Tax Characteristics of the Real Estate Investment • Marketing Commercial and Investment Real Estate • Final Exam

Investment Property Practice and Management, Version 4.0

by Robert C. Kyle, Floyd M. Baird, RPA/SMA, and Bill W. McCoy III, with Marie S. Spodek, DREI, Consulting Editor

This user-friendly interactive course borrows from topics covered in *Introduction to Commercial Real Estate Sales* and *Property Management and Managing Risk*. Specific topics explored include the nature of commercial real estate, classifications of real property, lease types, market value, and rate of return analysis.

CONTENTS: Introduction to Professional Property Management • The Manager-Owner Relationship • Economics and Planning • Leases and Tenant Issues • Managing Residential Properties • Managing Risk and Tenant Safety Issues • Characteristics of Commercial Investment Real Estate • Understanding and Analyzing Investment Returns • Income Tax Characteristics of the Real Estate Investment • Marketing Commercial and Investment Real Estate • Final Exam

NEW

Everyday Ethics in Real Estate

by Doris Barrell, GRI, DREI, CDEI

The fourth in a series of ethics courses, this title reflects the latest information from the Code of Ethics and Standards of Practice of the National Association of REALTORS® (NAR). Students will gain greater insight into the responsibilities and duties required of REALTORS® and recommended sanctions for violations of the Code. This title meets NAR's requirements for new members to complete ethics training and continuing members to complete quadrennial ethics training.

CONTENTS: Ethics in Today's World • Ethics and the Real Estate Professional • National Association of REALTORS® Code of Ethics • Enforcement of the NAR Code of Ethics • Current Ethics Issues • Making Ethical Decisions • Appendix A: Code of Ethics and Standards of Practice of the National Association of REALTORS® • Answer Key • Glossary



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Property Management and Managing Risk, 4th Edition

by Robert C. Kyle and Floyd M. Baird, RPAISMA, with Marie S. Spodek, GRI, DREI, Consulting Editor

This popular title provides an up-to-date introduction to property management with a focus on practical advice on how to comply with regulations and avoid liability. The features include “Liability Alerts” that offer suggestions for avoiding liability from both owners and tenants, case studies, key terms, learning objectives, review questions, answer keys, along with a glossary and complete Instructor Resources with a final exam and answer key.

CONTENTS: Introduction to Professional Property Management • The Manager-Owner Relationship • Economics and Planning • Leases and Tenant Issues • Managing Residential Properties • Managing Risk and Tenant Safety Issues • Glossary • Answer Key • Index

NEW EDITION

Real Estate and Taxes: What Every Agent Should Know, 6th Edition

by Vernon Hoven, CPA, EA, and Sharon Kreider, CPA, EA

In clear and simple language, this text demystifies tax laws and their impact on anyone owning or selling real estate. Students will receive a background on basic tax issues and learn to apply calculations and formulas to better assist clients on tax-related questions and issues. Recently rewritten to closely address the needs of all students, this newest edition also includes the latest law changes. Real-life examples and case studies with discussion questions offer a context for the material covered.

CONTENTS: Home Mortgage Interest Deduction • Taxation of Profit—How Gains or Losses Are Computed • Exclusion Rule for Gain on Sale of Principal Residence • Applying the Passive Loss Rules to Real Estate Professionals • Answer Key • Glossary

NEW VERSION

Real Estate Finance and Tax Issues, Version 5.0

by Doris Barrell, GRI, DREI, CDEI, Vernon Hoven, CPA, and Sharon Kreider, CPA, EA

This online course offers a comprehensive look at the use of principal financing instruments and how the government influences real estate financing. In a time of financial restructuring and changing tax policy, this latest version offers an invaluable resource for real estate professionals.

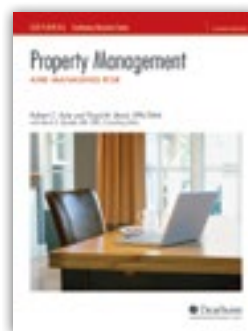
CONTENTS: Basics of Real Estate Finance • Government Influences on Real Estate Finance • Current Issues in Mortgage Lending • Conventional Mortgage Loans • Government-Insured or Guaranteed Loans • Special Financing Alternatives • Home Mortgage Interest Deduction • Taxation of Profit: How Gains or Losses Are Computed • Exclusion Rule for Gain on Sale of Principal Residence • Applying the Passive Loss Rules to Real Estate Professionals • Final Exam

Real Estate Finance Today, 5th Edition

by Doris Barrell, GRI, DREI, CDEI

In a time of financial restructuring and a rapidly developing regulatory environment, this latest edition offers an invaluable resource for real estate professionals practicing in several different fields. This online course covers everything from the restructuring of government organizations like Fannie Mae, Freddie Mac, and the new Consumer Financial Protection Bureau to updated private policies regulating loan limits and flood insurance. Key terms, case studies, chapter quizzes, financial appendices, and other learning tools make this the best bet for staying up to speed in today’s fast-moving real estate economy.

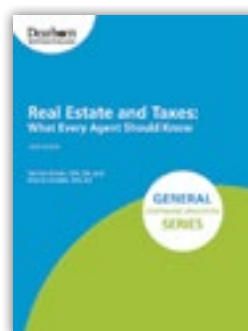
CONTENTS: Basics of Real Estate Finance • Government Influences on Real Estate Finance • Current Issues in Mortgage Lending • Conventional Mortgage Loans • Government-Insured or Guaranteed Loans • Special Financing Alternatives • Appendix A: Maximum Loan Limits and Loan Comparison Chart • Appendix B: Interest Rate Factor Chart • Appendix C: Prequalifying Worksheet for Prospective Buyers • Appendix D: Calculating Monthly Mortgage Payment • Appendix E: Calculating FHA Monthly Mortgage Payment • Glossary • Answer Key



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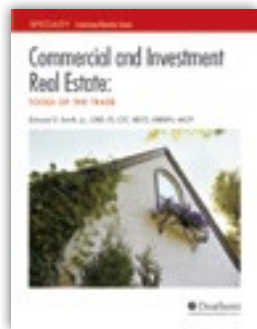
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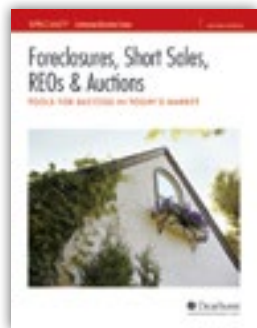


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A core resource
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pro dealing with
commercial and
investment
properties

Textbook, 142 pages, 2013 copyright, 8½ x 11"
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Textbook, 109 pages, 2012 copyright, 8½ x 11"
ISBN 1427711372 Retail Price \$12.88



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Red Flags Property Inspection Guide, 3rd Edition

by James C. Prendergast and Lynn P. Cushwa

This course offers information for agents inspecting properties on topics such as asbestos, hazardous vegetation, and more. Instructor Resources offer additional tools to help instructors prepare for a successful class.

CONTENTS: Red Flags: What Are They and What Causes Them? • Inspecting for Red Flags Outside the Home • Inspecting for Red Flags Inside the Home • Red Flags Associated with Environmental Hazards and Hazardous Materials • Answer Key • Glossary

Risk Management, Version 4.0

by Martha R. Williams, JD

This course provides the essentials on risk management that every sales professional must know to avoid legal problems and provides an action plan for minimizing liability.

CONTENTS: Introduction to Managing Risk • Misrepresentation, Nondisclosure, and Unauthorized Practice of Law • Disclosure of Environmental Hazards • Agency • Federal Fair Housing Laws • The Americans with Disabilities Act • Antitrust Laws • Final Exam

Commercial and Investment Real Estate: Tools of the Trade

by Edward S. Smith Jr., CREI, ITI, CIC, RECS, GREEN, MICP

Commercial and investment properties are some of the fastest-growing segments of the real estate market. Sales opportunities are rich, but the rules for buying, holding, and selling real estate can often be completely different from those governing the residential realm. This book opens the door to commercial and investment real estate and is an invaluable resource to everyone from beginning agents to experienced brokers. Learn how to evaluate commercial properties, calculate cash flows, and negotiate capital gains taxes and 1031 exchanges.

CONTENTS: Commercial Real Estate Opportunities • All About Office Buildings • Retail Properties • Industrial Buildings and Their Physical Characteristics • Introduction to Financial Analysis • The Value of Investments • Forecasting Cash Flows • Depreciation and Cash Flow After Taxes • Selling Property: Capital Gains Taxes and 1031 Exchanges • Dealing with Other Brokers • Marketing for Success • Appendix: Commercial Real Estate Online Resources • Answer Key • Glossary

Foreclosures, Short Sales, REOs & Auctions: Tools for Success in Today's Market, 2nd Edition

by Ted Highland with Sandy Williams, DREI, Contributing Editor

With the number of homes going into foreclosure and short sales, it is increasingly important for licensees to stay current on these topics to remain competitive and successful in the market. This continuing education title discusses four hot topics in today's market: foreclosures, short sales, REOs, and auctions. Focusing on the legal ramifications of these topics, this title also reviews ways that agents can successfully market these properties. Each chapter contains vocabulary words and learning objectives, as well as end-of-chapter quizzes to emphasize key concepts.

CONTENTS: Foreclosures—An Introduction • Identifying the Short Sale Property • Marketing the Short Sale Listing • Short Sale Contracts • Making the Sale with Loss Mitigation Departments • Who to Contact? Asset Management Departments • Purchasing Lender-Owned (REO) Properties • Broker and Client Auction Procedures • Answer Keys • Glossary



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Mortgage Fraud and Predatory Lending: What Every Agent Should Know, 2nd Edition

by Marie S. Spodek, GRI, DREI, and Jerome Mayne

This text addresses the hand-in-hand issues of predatory lending and mortgage fraud and how they affect foreclosed and repossessed properties. Each chapter is devoted to a specific topic and includes a definition and discussion of the issue, relevant information, and the impact of the topic on real estate agents. Learning features, such as case studies, key terms, and end-of-chapter multiple-choice questions with answer rationales, help emphasize important concepts. A complete set of Instructor Resources is also available with exams with answer key rationales, timed outlines, PowerPoint presentations, and chapter outlines.

CONTENTS: Financial Crisis • Mortgage Basics for Real Estate Licensees • Mortgage Fraud • Predatory Lending • Illegal Flipping • Federal Protections • Glossary • Answer Key

Reverse Mortgages for Seniors, 2nd Edition

by Bob LaFay with Barry D. Scoles, MA, CML, Contributing Author

This title describes qualifications for reverse mortgages and explores the different plans available to seniors. It details how seniors can use reverse mortgages to purchase a second home or use equity in their current home without having to make mortgage payments. Case studies allow students to understand how reverse mortgages can be implemented in real-life scenarios in today's market. A complete set of Instructor Resources helps to fully prepare for class.

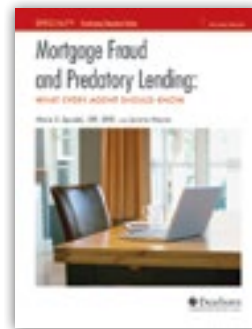
CONTENTS: Reverse Mortgages: The History and the Basics • A Guide to Reverse Mortgage Plans • The Process for Obtaining a Home Equity Conversion Mortgage • Purchasing a Home with a HECM • Case Studies • Glossary • Answer Key

Sustainable Housing and Building Green: What Agents Should Know, 2nd Edition

by Marie S. Spodek, DREI, CNE®

Sustainable Housing and Building Green: What Agents Should Know takes the mystery out of green and sustainable building concepts for commercial and residential real estate licensees. The text differentiates between government initiatives and nonprofit, private associations and explains how each impacts green building and maintenance practices. Licensees looking to serve the expanding market of consumers interested in high performance building practices will find practical information on products, designations, and certifications such as LEED and Green Globes. This edition has been updated with government and nonprofit building practices, as well as new green products on the market.

CONTENTS: Real Estate Licensees and Green Building • Green Building Concepts • Energy Audits • The Role of Government Programs • The Role of Trade Associations • The Role of Appraisers, Lenders, and Real Estate Licensees • Appendix: Sustainable Housing and Green Building Web Sites • Answer Key • Glossary



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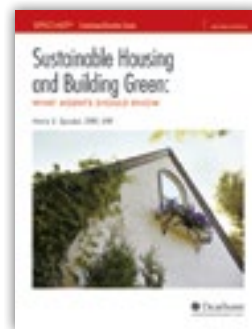
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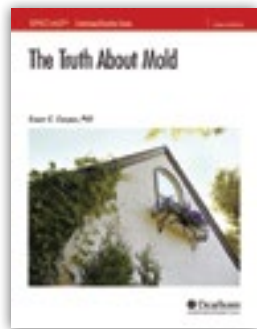


The book that cuts through all the green haze and presents the real story on sustainable building

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The Truth About Mold, 3rd Edition

by Susan C. Cooper, PhD

Mold has become a hot topic in the industry, and real estate professionals need to understand what it is and what to do when it is found in a property.

The Truth About Mold explores this widely misunderstood topic with updated information on how issues relating to mold impact the real estate profession. Students receive practical information on remediation, reducing liability, sampling and testing kits, health effects of mold, and the differences between mold and other environmental red flags.

CONTENTS: The Mold Problem • What is Mold? • What Does Mold Look Like, How Does It Reproduce, and When Does It Thrive? • Common Household Molds • Adverse Health Effects of Mold • Court Cases and Insurance Issues • Sampling, Testing, and Remediation • Policies, Standards, and Legislation • Reducing Liability • Glossary • Answer Key • Index

Loaded with real-life examples and calculations. The perfect book for both salespersons and brokers

NEW EDITION – COMING SOON

Understanding 1031 Tax-Free Exchanges, 3rd Edition

by Thomas J. Mahlum, ABR, CRS, DREI, GRI

This continuing education title explores the history, evolution, rules, and forms of the strategy used to defer tax liability until a later date. Loaded with real-life examples and calculations, this text allows agents to learn the vocabulary and application of tax-free exchanges so they are better able to answer client questions. A recent review of content ensures students will receive the most up-to-date material.

CONTENTS: General Discussion of Taxes • Installment Sales • The 1031 Tax-Free Exchange • The Law and The Rules • The Paperwork • Frequently Asked Questions • Answer Key • Glossary

Understanding Credit and Improving Credit Scores: What You Need to Know, Version 2.0

This 3-hour, specialty continuing education course gives an overview of credit scores, credit reports, and credit bureaus, and it gives advice on preventing identity theft and improving credit. Upon completion, practicing professionals will be able to: understand the Fair Credit Billing Act and the Fair Credit Reporting Act; help clients identify negative information on their credit reports; explain how credit scores are calculated and how lenders evaluate the ability to pay; determine if clients could benefit from credit repair; and explain how to improve clients' credit scores.

CONTENTS: Why Bad Credit and Low Credit Scores Are More Common • Credit Bureaus • Consumers and Credit Scores • How to Repair Consumer Credit and Enhance Credit Scores • Final Exam

Understanding Today's Investors, Version 1.0

by George W. Lawrence

The worlds of investors and general brokerage can collide when agents work with investors. This 4-hour course is designed to help agents understand investors' mindsets, how they operate, and how they look to profit from deals. Understanding these will allow the agent to better serve this unique type of client. Additionally, it will help the real estate professional to avoid potential ethical violations, as well as situations and activities that could lead to the agent's liability and perhaps even loss of license.

CONTENTS: Understanding the Investor Mindset • Traditional Investment Practices • Basic Approaches to Investing • Creative Strategies and Techniques • Final Exam



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State-Specific Continuing Education

Our up-to-date, state-specific continuing education courses are specifically designed to guide agents through topics of special concern in your state during their renewal period, such as license law, updates, federal requirements, finance, and tax law. Most courses are available online and written to your state's e-learning requirements.

Risk Management: Avoiding Violations, Version 1.0

This mandatory 3-hour continuing education course helps licensees minimize risk in their real estate practice by identifying license law violations and other legal pitfalls as they arise and taking steps to avoid them. Topic coverage includes mortgage fraud, advertising, home inspections, sources of lawsuits, and more.

CONTENTS: Alabama License Law • Property Condition and Disclosure

Risk Management for Salespersons, Version 1.0

This mandatory 3-hour continuing education course meets the Alabama Real Estate Commission Level 2 continuing education requirement for salespersons. It helps licensees minimize risk in their real estate practice by addressing their roles and obligations as licensees, contractual issues, and licensee property interests. Topic coverage includes fiduciary duties, the Real Estate Consumer's Agency and Disclosure Act (RECAD), contract do's and don'ts, disclosure and advertising rules for licensees who buy, sell, or rent their own properties, and more.

CONTENTS: Agency • Contracts • Licensees as Principals

NEW Arkansas Mandatory Continuing Education: Required Topics, Version 1.0

This course satisfies the 3-hour continuing education requirement mandated by the Arkansas Real Estate Commission. The required topics include new laws from the 2013 legislative session including: education regulations, alternate disciplinary procedures, property management regulations, and more.

CONTENTS: Legislative Session • Education Regulations • Alternate Disciplinary Procedures • Auction Regulation Changes • Property Management • Commission Updates and Publications • AREC Website

NEW Arkansas 6-Hour Continuing Education: Required Topics and Everyday Ethics, Version 1.0

This course offers a complete package to satisfy the 6-hour continuing education requirement with a combination of mandatory topics from the Arkansas Real Estate Commission and an additional study of ethics in the industry. With legislative excerpts and helpful web links, this course satisfies the full 6-hour continuing education requirement, including the three hours of required topics.

CONTENTS: Legislative Session • Education Regulations • Alternate Disciplinary Procedures • Auction Regulation Changes • Property Management • Commission Updates and Publications • AREC Website • Ethics and the Real Estate Professional • National Association of REALTORS® Code of Ethics • Enforcement of the NAR Code of Ethics

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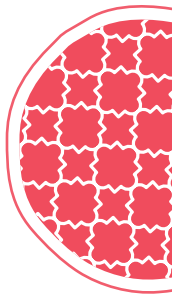
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Textbook, 168 pages, 2015 copyright, 8½ x 11”
ISBN 9781475426144 Retail Price \$24.37



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NEW

Connecticut Real Estate Legal Review and Update—Mandatory Continuing Education 2014–2016, Version 1.0

This new online course satisfies the mandatory 3-hour continuing education requirement in Connecticut. Covering new legislation and other legal issues that regularly confound licensees, this course offers valuable lessons that may prove invaluable in day-to-day practice. Major topics include community association managers, broker price opinions, dual and designated agency, referral fees, representation agreements, and power of attorney.

CONTENTS: Review of Rules Regarding Community Association Managers • Rules for the Residential Property Condition Report and Smoke/Carbon Monoxide Detectors • Rules Regarding Broker Price Opinions • Review of Dual Agency and Designated Agency • Rules Regarding Referral Fees • Continuing Education Requirements • Legal Entity Licensing • Loan Estimate and Closing Disclosure Form Required by Dodd-Frank • Review of Rules Regarding Representation Agreements • Review of Power of Attorney

Connecticut Real Estate Law: Updated and Revisited—CE Course 2012–2014, Version 1.0

This online course satisfies the 3-hour continuing education requirement in Connecticut. Covering legislation and other legal issues that regularly confound licensees, this course offers valuable “real life” lessons for use in day-to-day practice.

CONTENTS: License Law Issues • Broker Practice Issues • Condominium Resale Laws • Fair Housing • Recent Legislative Updates

NEW EDITION

Continuing Education for Florida Real Estate Professionals, 15th Edition

by Edward J. O'Donnell

This new edition has the most recent changes to Florida law and FREC rule changes. Topic coverage includes the National Flood Insurance Program and more. This book is a popular, interactive approach to the 14-hour CE course, offering timely and critical information to licensees in short, lively chapters, with interspersed progress quiz questions. The “Forms-to-Go” section makes important forms readily available to licensees.

Instructor Resources include timed outlines for 3-hour core law, 7-hour specialty education, and 14-hour continuing education courses, as well as five final exams.

CONTENTS: Real Estate License Law Update • Escrow Accounts and Disciplinary Action • Other State and Federal Laws Affecting Real Estate • Real Estate Brokerage Relationships • Fair Housing and the Americans with Disabilities Act • Property Condition and Inspections • Real Estate Finance—Laws and Trends • Contracts and Closing • Progress Test Answer Key • Forms-To-Go • Index

NEW

Florida Real Estate Core Law, Version 1.0

by Edward J. O'Donnell

This course pulls together the required topics for the core law continuing education requirement from our popular book and online course, *Continuing Education for Florida Real Estate Professionals*. It offers timely and critical information to licensees in short, lively units, with interspersed progress quiz questions.

CONTENTS: Real Estate License Law Updates • Escrow Accounts and Disciplinary Action • Other State and Federal Laws Affecting Real Estate • Final Exam



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NEW VERSION

Illinois Core Continuing Education: Core A & B, Version 5.0

Core A: Fair Housing, Agency, License Law, and Escrow Core B: Short Sales

This 6-hour online continuing education course contains an important review of Illinois law pertaining to agency, fair housing, license law issues, and escrow. An overview of the short sale process, including qualifying, marketing a listing, completing contracts, and addressing legal ramifications, will also be covered. It has been updated with the newly-required content on fair housing.

CONTENTS: Core A: Agency • Fair Housing • License Law Issues • Escrow **Core B:** Identifying the Short Sale Property • Marketing the Short Sale Listing • Short Sale Contracts • Making the Sale with Loss Mitigation Departments • Final Exam

NEW VERSION – COMING SOON

Iowa 8-Hour Law Update, Version 4.0

This 8-hour online course fulfills the law update portion of the Iowa continuing education requirement and covers key Iowa laws relevant to the practice of real estate. Course material discusses state and federal laws, including newly enacted laws. Interactive exercises are interspersed throughout the reading assignments to keep the material and course fresh and interesting.

CONTENTS: Iowa Real Estate Licensing • Licensing in Practice • Fraud and Misrepresentation • Agency Concepts • Duties to Clients and Customers • Real Estate Disclosures • Fair Business Practice • Fair Housing Laws • Final Exam

Maryland Ethics & Predatory Lending, Version 3.0

by William B. Frost, GRI

Satisfy Maryland's 3-hour ethics requirements with this interactive online course. Topics include an extended discussion of the Maryland Code of Ethics and how it pertains to contemporary real estate concepts like flipping and predatory lending. A popular choice for Maryland real estate licensees, the latest version of this course is presented with an interactive new design that stresses the retention of key concepts.

CONTENTS: Ethical Advertising • Maryland Real Estate Commission Code of Ethics • Predatory Lending and Illegal Flipping • Final Exam

State	CE Requirements	CE Distance	Accepts ARELLO®
Alabama	30 hrs the 1st 6 months 15 hrs every 2 years	Yes	Yes
Arkansas	18 hrs the 1st year 6 hrs every year	Yes	Yes
Connecticut	12 hrs every 2 years	Yes	Yes
Florida	45 hrs the 1st renewal 14 hrs every 2 years	Yes	No
Illinois	30 hrs 1st renewal 12 hrs every 2 years	Yes	No
Iowa	36 hrs every 3 years	Yes	Yes
Maryland	15 hrs every 2 years	Yes	No

The above information is always subject to change. Please check directly with your state licensing board for the most current information and deadlines. For a link to your state board, visit us online.

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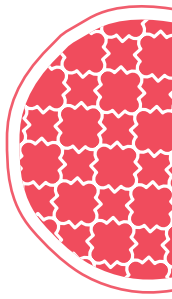


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NEW VERSION – COMING SOON
Maryland Fair Housing, Version 3.0

by William B. Frost, GRI

This mandatory online course uses interactive exercises and engaging graphics to help students review federal Fair Housing Acts. The course also covers other federal laws, as well as state and local fair housing laws and regulations in Maryland, including fair housing advertising.

CONTENTS: Federal Fair Housing Acts • Other Federal Laws • Fair Housing in Maryland • Final Exam

Online Course

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Maryland Legislative Update, Version 3.0

by William B. Frost, GRI

Satisfy Maryland’s 3-hour continuing education requirement for law and regulation with the most comprehensive instructional course on the web. Explore vital issues like licensee certification, education requirements, regulatory issues, and more. Built with the latest instructional design principles, interactive exercises and reading comprehension quizzes help students learn complex issues.

CONTENTS: Regulations and Polices of the Maryland Real Estate Commission • Maryland Law Changes • Federal Law and Regulations Changes • Final Exam

Core CE for Maryland commercial licensees

Online Course

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MREC Agency—Commercial, Version 1.0

by Sydney Machat, CRE, CCIM

This Maryland commercial agency course is based on the standard outline from the Maryland Real Estate Commission and was written by a trained agency instructor. Students will refresh their understanding of the key principles governing commercial agency relationships, review basic disclosures that are historically tied to common law, explore practical examples of fiduciary obligations to clients in sale and lease transactions, and learn how to avoid situations where dual representation of clients might cause problems. This course has been updated with recent legal cases, and it will discuss how these court decisions affect commercial real estate practitioners.

This course meets the mandatory agency requirement for Maryland licensees who are involved in commercial real estate.

CONTENTS: Introduction to Commercial Agency • Agency Law and the Agent’s Duty to Principals • The Terminology of Agency • Remedies and Obligations • Final Exam

Core CE for Maryland residential licensees

Online Course

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MREC Agency—Residential, Version 1.0

by William B. Frost, GRI

This Maryland residential agency course meets the mandatory agency requirement that licensees must complete at least three hours of agency every four years. It is based on the standard outline from the Maryland Real Estate Commission and was written by a trained agency instructor. Students will receive detailed information about residential agency, including requirements for brokerage agreements, duties owed by licensees, disclosure forms, and regulations about dual agency.

CONTENTS: Introduction and Brokerage Agreements • Duties of the Agent and Disclosure Forms • Confidential Information and Ministerial Acts • Presumption of Buyer Agency • Dual Agency, Teams, and Open Houses • Final Exam



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NEW

Michigan 2015 Legal Update OnDemand Course, Version 1.0

This online course provides the 2 hours of Michigan law updates required for license renewal each year. The course includes a review of state and federal rules regarding fair housing and fair lending. It includes current court cases that illustrate issues around fair housing and fair lending, as well as a review of recent Michigan legal cases and court opinions related to real estate practice.

CONTENTS: Fair Housing and Lending Laws • Federal Fair Housing Act • Equal Credit Opportunity Act (ECOA) • Community Reinvestment Act (CRA) • Home Mortgage Disclosure Act (HMDA) • Current Fair Housing Cases • Case Studies

New York 22.5-Hour CE Course, Pac 1, Version 4.0

by Sam Irlander, Edith Lank, Ted Highland, Sandy Williams, DREI, and George W. Lawrence

This online course explores many issues facing real estate professionals, including fair housing, distressed properties, fraud, investment, and consumer credit.

CONTENTS: Fair Housing in New York • Foreclosures, Short Sales, REOs, and Auctions • Scams, Scoundrels, and Real Estate Stings • Understanding Today's Investors • Understanding Credit and Improving Credit Scores

New York 22.5-Hour CE Course, Pac 2, Version 4.0

by Sam Irlander, Edith Lank, Bill W. McCoy III, Robert C. Kyle, Floyd M. Baird, RPA/SMA, Marie S. Spodek, GRI, DREI, Vernon Hoven, CPA, EA, and Sharon Kreider, CPA, EA

This online course explores many issues of concern to real estate professionals, including fair housing, commercial properties, property management, and tax law.

CONTENTS: Fair Housing in New York • Introduction to Commercial Real Estate Sales • Property Management and Managing Risk • Real Estate and Taxes: What Every Agent Should Know

Fair Housing in New York, Version 2.0

by Sam Irlander with Edith Lank and Marcia L. Russell, DREI

This 3-hour online course explores the important issues that pertain to fair housing laws and practice in New York.

CONTENTS: Human Rights and Fair Housing • Case Studies

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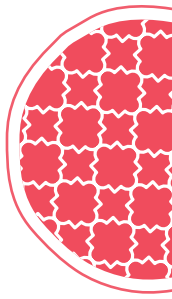
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Fair Housing in Ohio, 3-Hour CE Course, Version 3.0

This 3-hour online course combines Ohio real estate license law and rules with the federal Fair Housing Act. This user-friendly course features interactive exercises and provides busy professionals with the flexibility they need to meet their Ohio continuing education requirements.

CONTENTS: Federal and Ohio Fair Housing Laws • Fair Housing Protections for Families and Persons with Disabilities • Prohibited Activities and Recommended Practices • Fair Housing Complaints and Resources

Ohio Canons and Codes: Your Professional Guidelines,

3-Hour CE Course, Version 3.0

by Gerald R. Cortesi

This 3-hour interactive online course provides a flexible solution for professionals to meet the Ohio requirements on codes of conduct and ethics expected of real estate professionals within the state.

CONTENTS: Defining Ethical Behavior and How It Affects the Real Estate Business • General Duties to the Public and Industry • Specific Duties to Clients and Customers • Duties to Fellow Licensees and Disciplinary Actions

Online Course

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Ohio Core Law: Disclosure, Inspection, and Environmental Concerns in Real Estate, 3-Hour CE Course, Version 3.0

This 3-hour online course covers some of the most pressing issues affecting Ohio real estate licensees today. Using compelling graphics and an innovative instructional design template, this continuing education course explores disclosure and inspection requirements, as well as various environmental risks that licensees may encounter in their daily practice.

CONTENTS: Misrepresentation: The Most Common Lawsuit • Property Disclosures • Property Inspection Issues • Environmental Risk Issues • Additional Risk Management Concerns

Online Course

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State	CE Requirements	CE Distance	Accepts ARELLO®
Michigan	18 hrs every 3 years	Yes	Yes
New York	22.5 hrs every 2 years	Yes	Yes
Ohio	10 hrs the 1st year 30 hrs every 3 years	Yes	Yes

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NEW VERSION – COMING SOON

Pennsylvania: 14-Hour Mandatory First Renewal Course, Version 3.0

This course fulfills the 14-hour continuing education requirement for first-time Pennsylvania real estate licensees with 7 hours of general education and 7 hours of residential-specific content. It provides a useful refresher on many important preclicensing topics and introduces more advanced topics to help new licensees provide a higher level of professional service to their clients.

CONTENTS: General Section: Duties of Licensees • Closing Costs • Contracts • Title Reports • Zoning • Agency and Representation Agreements • Environmental Concerns in the Real Estate Transaction **Residential Section:** Uniform Construction Code and Zoning • Environmental Issues in Residential Real Estate • Manufactured Housing • Subdivisions and Land Development • Protection of Critical Elements • Financing the Real Estate Transaction • Fair Housing Laws and the Americans with Disabilities Act • Agreement for the Purchase of Real Estate • Case Studies and Disciplinary Actions

NEW

2014–2016 South Carolina Core Course: Professional Expectations and Obligations, Version 1.0

by Marie S. Spodek, DREI, CDEI

This new 4-hour course meets the mandatory continuing education requirement for South Carolina. The course addresses state-specific material covering license law and describes what current real estate consumers expect from their real estate agents. Practice activities, unit exams, and a final exam help students retain critical information and prepare them for passing the state exam.

CONTENTS: Basic Obligations to the Public • The Requirements of Licensure • Due Diligence and Disclosure • Disciplinary Actions and the Process • Final Exam

2012–2014 South Carolina: Federal Laws, Version 1.0

by Marie S. Spodek, DREI, CDEI

This 4-hour interactive course is designed to meet South Carolina’s 2012–2014 mandatory continuing education requirements. This innovative course covers both South Carolina and federal laws, including fair housing regulations, the Americans with Disabilities Act (ADA), foreclosure rights, the Mortgage Disclosure Improvement Act, Housing for Older Persons Act (HOPA), and the Real Estate Settlement Procedures Act (RESPA). Designed to maximize learning and memory retention, this course makes learning the breadth and nuance of federal housing laws a breeze.

CONTENTS: Federal Fair Housing Laws: Protected Classes • Federal Fair Housing Laws: Steering and Advertising • The ADA and Other Federal Legislation Affecting Real Estate • The Real Estate Settlement Procedures Act (RESPA) • Final Exam

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NEW VERSION – COMING SOON

Tennessee Real Estate Commission 6-Hour Core CE Course 2015/2016, Version 1.0

by Lynnell Morgan

This mandatory 6-hour interactive online course highlights topics relevant to Tennessee licensees, including TREC laws, rules, and policy updates. The course also covers topics such as agency, advertising, contracts, property management, commercial leasing, disclosures, principal broker supervision, and license recognition.

CONTENTS: TREC Law, Rule, and Policy Update • Agency • Advertising • Contracts • Property Management • Property Management • Common Commercial Lease Terminology • Disclosures • Principal Broker Supervision • License Recognition

TREC 2014/2015 Ethics MCE, Version 6.0

Content provided by the Real Estate Center at Texas A&M University in cooperation with the Texas Real Estate Commission

Required by the Texas Real Estate Commission, this 3-hour continuing education course has been updated to cover the latest topics affecting real estate licensees. In addition to the required reading assignments, *Texas Real Estate Commission Ethics MCE* offers interactive exercises, reading comprehension quizzes, unit exams, and a final exam.

CONTENTS: The Canons of Professional Ethics • Agency Relationships • Contract Issues • Defect Disclosure • Advertising • Intellectual Property • Dispute Resolution • Unlicensed Assistants • TREC Cases • Final Exam

TREC 2014/2015 Legal Update MCE, Version 7.0

Content provided by the Real Estate Center at Texas A&M University in cooperation with the Texas Real Estate Commission

Required by the Texas Real Estate Commission, this 3-hour continuing education course has been updated to cover the latest topics affecting real estate licensees. Students will learn about condominium changes affecting condominium associations and unit owners, updated requirements for inspector licensing, and new broker licensing requirements. In addition to the required reading assignments, *Texas Real Estate Commission Legal Update MCE* offers interactive exercises, reading comprehension quizzes, unit exams, and a final exam.

CONTENTS: Legislative Changes • Regulatory Changes • Hot Topics • Case Studies • Final Exam

State	CE Requirements	CE Distance	Accepts ARELLO®
Pennsylvania	14 hrs 1st renewal 14 hrs every 2 years	Yes	Yes
South Carolina	30 hrs the 1st year 8 hrs every 2 years	Yes	Yes
Tennessee	16 hrs every 2 years	Yes	Yes
Texas	90 hrs 1st renewal 15 hrs every 2 years	Yes	Yes

The above information is always subject to change. Please check directly with your state licensing board for the most current information and deadlines. For a link to your state board, visit us online.



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NEW VERSION – COMING SOON

Virginia 8-Hour Mandatory Topics CE, Version 3.0

by Doris Barrell, GRI, DREI, CDEI

This interactive online course is designed to meet Virginia’s 8-hour, mandatory continuing education requirements. It addresses state-specific material on contracts, agency, and legal updates, as well as the federal Fair Housing Act and the National Association of REALTORS® Code of Ethics. Quizzes and interactive exercises keep students engaged with the course material.

CONTENTS: Ethics in Today’s World • National Association of REALTORS® Code of Ethics • Ethical Situations in the Current Market • Real Estate Agency • The Fair Housing Act • Virginia Fair Housing Law • Real Estate Contracts • Legal Update and Emerging Trends • Final Exam

Virginia Residential Standard Agency, Version 1.0

by Doris Barrell, GRI, DREI, CDEI

This 3-hour elective course covers agency topics, changes to agency law, and agency disclosure. Reading comprehension quizzes, interactive exercises, and unit exams reinforce key concepts.

CONTENTS: The Law of Agency • Brokerage Relationships and Agreements • New Dual Agency and Designated Agency Disclosure • Final Exam

NEW VERSION

Current Issues in Washington Residential Real Estate,

Version 5.0

The latest version of this CORE online course satisfies Washington’s 3-hour current issues continuing education requirement. The course explores contemporary topics that are of special interest to Washington real estate professionals, including current legislative and legal updates. Key issues explored in this course include distressed properties, short sales and REOs, unlicensed assistants, advertising, and more. Interactive exercises and reading comprehension quizzes help students assess and retain knowledge.

CONTENTS: Legislative and Legal Updates • Distressed Properties, Short Sales, and REOs • Unlicensed Assistants • Advertising and Social Media • Fair Housing Issues • Multiple Offers • Property Management

State	CE Requirements	CE Distance	Accepts ARELLO®
Virginia	30 hrs 1st renewal 16 hrs every 2 years	Yes	No
Washington	90 hrs 1st renewal 30 hrs every 2 years	Yes	Yes

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- **NEW!** Real Estate Market Pulse
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- **NEW!** Selling HUD Homes: Increase Your Client's Options
- **NEW!** Virtual Brokerage: How to Do It
- Buyer Representation in Real Estate
- Environmental Issues in Your Real Estate Practice
- Fair Housing
- Foreclosures, Short Sales, REOs and Auctions
- Introduction to Commercial Real Estate Sales
- Introduction to Reverse Mortgages for Seniors
- Investment Property Practice and Management
- Mortgage Fraud and Predatory Lending: What Every Agent Should Know
- Property Management and Managing Risk
- Real Estate and Taxes: What Every Agent Should Know
- Real Estate Finance and Tax Issues
- Real Estate Finance Today
- Red Flags Property Inspection Guide
- Reverse Mortgages for Seniors
- Risk Management
- Sustainable Housing and Building Green: What Agents Should Know
- The Truth About Mold
- Understanding 1031 Tax-Free Exchanges
- Understanding Credit and Improving Credit Scores: What You Need to Know
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