



# Lexington-Bluegrass Association of REALTORS®

## Education Class Schedule

UPDATED 7-18-18



**TO VERIFY YOUR EDUCATION REQUIREMENTS, PLEASE GO TO [WWW.KREC.KY.GOV](http://WWW.KREC.KY.GOV).**

**CE = Continuing Education / PLE = Post License Education**

Date	Hours	Course	Description	Cost	Instructor	Credit Hours
Thursday July 19  Education Center	9:00am to 5:00pm	<b>MRP – Military Relocation Professional</b>	The Military Relocation Professional (MRP) certification is for real estate professionals who want to work with current and former military service members. The MRP certification program educates REALTORS about working with U.S. service members and their families and veterans to find the housing solutions that best suit their needs and to take full advantage of available benefits and support. One time application fee of \$195 – NO annual dues. 2 free webinars required. Can be used as ABR & SRS elective.	<b>\$99 for LBAR Members payable at registration</b>  <b>\$125 for non-members payable at registration</b>	Art Reed	CE: 6 Hours (3 legal & 3 elective) <hr/> PLE: 6 Hours Elective <hr/> 7 Broker Hours
Friday July 20  Country Inns & Suites 2035 W Highway 192 London, KY	9:00am to 4:00pm	<b>LONDON Kentucky CORE Course</b>	The mandatory KREC required CORE course that is required every 4 years. License Law, Fair Housing, Disclosure, Agency, Property Management and Contracts are the topics of this course. This class is required every 4 years from when you had it last.	<b>\$40 for members payable at registration</b> <b>\$60 member walk-ins</b> <b>\$75 for non-members</b>	Jonah Mitchell	CE: 6 Hours Legal/law
Monday July 23  Education Center	9:00am to 4:00pm	<b>Kentucky CORE Course</b>	The mandatory KREC required CORE course that is required every 4 years. License Law, Fair Housing, Disclosure, Agency, Property Management and Contracts are the topics of this course. This class is required every 4 years from when you had it last.	<b>\$40 for members payable at registration</b> <b>\$60 member walk-ins</b> <b>\$75 for non-members</b>	Virginia Lawson	CE: 6 Hours Legal/law

Wednesday July 25	9:00am to 5:00pm	<b>NHC – New Home Construction &amp; Buyer Representation - NAR Certification</b>	Solid increases in single-family starts, still historically low interest rates and high buyer demand point to healthy sales of new-home construction. Gain the product and transaction knowledge needed in order to guide buyer-clients through the steps and processes for purchase, construction and customization of a new home. Learn how to interact with new home builders and sales representatives to protect clients' interests while developing productive business relationships. No annual dues. Can be used as ABR & SRS Elective.	<b>\$99 for LBAR Members payable at registration</b>  <b>\$125 for non-members payable at registration</b>	Sandy Huwel	CE: 6 Hours Elective <hr/> PLE: 6 Hours Elective <hr/> 8 Broker Hours
Thursday July 26	9:00am to 12:00pm	<b>Bad Boys Whatcha Gonna Do</b>	Agents will better serve consumers by learning the applicable laws and ethics for dealing with complicated issues that have recently resulted in real estate licensees being sued and prosecuted.	No cost to members <hr/> <b>\$35 for non-members</b>	Doug Myers	CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Disclosure
Thursday July 26	1:00pm to 4:00pm	<b>Expireds – Like Catching Fish in a Barrel</b>	The agent will learn how to communicate with, and console, the seller of an expired listing; and assist them in re-entering the market in a better position to achieve a successful transaction.	No cost to members <hr/> <b>\$35 for non-members</b>	Doug Myers	CE: 3 Hours Elective <hr/> PLE: 3 Hours Elective
Wednesday August 1	8:00am to 5:00pm	<b>GRI 600 Business Systems &amp; Technology</b>	A comprehensive package of tips, checklists, and systems. Topics focus on managing yourself like a business and deal with time management, contact management and transaction management processes. It also highlights marketing techniques and ways to grow your business through different outreach methods. Financial systems and how to construct and manage personal and business budgets will also be explained. How to create effective client presentations using technology like photography and video will be explored. New to the class will be a look into technology systems and how these can be incorporated into your business to cut expenses while making more income. Additional Education required. <b>TO REGISTER: <a href="http://www.kyrealtors.com">www.kyrealtors.com</a> or call 859-263-7377.</b>	<b>Register by 7/18/18 to pay the EARLYBIRD PRICE of \$79. After 7/18/18 the cost is \$99.</b>	Heidi Fore	CE: 3 Legal & 3 Elective <hr/> PLE: 3 Technology & 5 Elective <hr/> 8 Broker Hours
Thursday August 2	9:00am to 12:00pm	<b>Agents, ETHICS and the Law (ETHICS)</b>	"Companies that are dedicated to doing the right thing have a written commitment to social responsibility, and act on it consistently are more profitable than those who do not." A refreshing, new and different look at the "Code of Ethics". There is no such thing as "real estate" ethics. Ethics are ethics. You will learn about the grievance process from start to finish. The correlation between the Code and the KREC License Law. You will also look at the arbitration process and take a look at the most violated codes. This class satisfies the NAR 2017-2018 requirement for ethics.	No cost to members <hr/> <b>\$35 for non-members</b>	Mike Gooch	CE: 3 Hours Legal/law <hr/> PLE: 2 Hours Risk Mgmt 1 Hour Elective
Thursday August 2	1:00am to 4:00pm	<b>Mishaps, Mistakes and Risk Management</b>	This could be the most important and useful class being taught in Kentucky at this time. It covers A LOT! Almost a mini "core class". If you are going to be involved in a lawsuit as a real estate professional today, learn why we are sued 70% of the time; most importantly – what to do to avoid it and "God forbid" if it should happen, what will help! The gray areas of License Law – Stigmatized Properties/Megan's Law. Understand the agency forms, top to bottom and most importantly "how to" fill them out correctly.	No cost to members <hr/> <b>\$35 for non-members</b>	Mike Gooch	CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Agency

Thursday August 9	9:00am to 12:00pm	<b>Renovation Mortgages</b>	Grow your business, sell more homes and make more money by learning how Renovation Loans can help you move your "hard to sell" listings in addition to giving your buyers an opportunity to borrow the money they need for repairs, upgrades and other home improvements...based on the future-value of the property. Seating is limited!	No cost to members <hr/> \$35 for non-members	Joe Daly w/Stockton Mortgage	CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Finance
Monday August 13	9:00am to 5:00pm	<b>CRETS – Day 1 Certified Real Estate Team Specialist  HR Solutions for Teams</b>	The Certified Real Estate Team Specialist certification is designed to improve team development, individual leadership skills and financial performance. The courses provide the tools, strategies and knowledge that are required of today's real estate professionals who are either considering or currently operating in a team environment. It is for team leaders, team members, those looking to start a team and those who simply want to sharpen their management skills. Day 1 is HR Solutions for Teams. <b>MUST complete 3 CRETS classes in order to complete the Certification.</b> LBAR is offering Day 2 on August 20 and Day 3 on August 27.	Cost to members is \$99 <hr/> \$125 for non-members	Marlene Burkhart	CE: 6 Elective <hr/> <hr/> PLE: 6 Elective
Tuesday August 14	9:00am to 12:00pm	<b>MLS Rapattoni Training</b>	If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hotshets, to load pictures and attached documents and so much more!	No cost to members <hr/> \$35 for non-members	Debbie Hamilton	CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Technology & Data Security
Tuesday August 14	1:00pm to 4:00pm	<b>Seller Forms</b>	This class teaches new members how to use all the forms designed for the listing process AND gives seasoned agents a great refresher!	No cost to members <hr/> \$35 for non-members	Maria Gnass	CE: 3 Hours Legal/law <hr/> <hr/> PLE: 3 Hours Contracts
Wednesday August 15	9:00am to 12:00pm	<b>KHC Financing</b>	Kentucky Housing Corporation is again certifying the Real Estate Agents that attend our 3 hour non-law continuing education course. KHC Certified agents receive benefits like: free exposure to lenders and homebuyers with their contact information posted on our website, program updates through our EGRAM registry, a certificate to display in their office, and <b>new this year</b> a complimentary homebuyer tax credit sign rider. We are excited to come to Lexington and give you the opportunity to partner with KHC. We need your help to spread the word to potential homebuyers about KHC's low rates, down payment assistance & homebuyer tax credit. Let's work together to put more Kentucky Families into affordable, sustainable, housing!	No cost to members <hr/> \$35 for non-members	KHC Approved Instructor Cindy Bradley	CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Finance
Thursday August 16	9:00am to 12:00pm	<b>Law of Agency</b>	A review of the law of agency with an emphasis on practical application of the law. Agents have an opportunity to discuss the issues in "real life" agency situations. The KREC agency form is reviewed.	No cost to members <hr/> \$35 for non-members	Ginny Lawson	CE: 3 Hours Legal/Law <hr/> <hr/> PLE: 3 Hours Agency

Thursday August 16	1:00pm to 4:00pm	<b>Code of ETHICS vs. License Law (ETHICS)</b>	This class, which has been approved by the KREC for law credit, gives the licensee a chance to compare the similarities and differences in the code of ethics and the license law. An additional section shows that in many instances the code and law are, in fact, complementary. This class satisfies the NAR 2017-2018 requirement for ethics.	No cost to members <hr/> \$35 for non-members	Ginny Lawson	CE: 3 Hours Legal/law <hr/> PLE: 2 Hours Risk Mgmt 1 Hour Elective
Monday August 20	9:00am to 5:00pm	<b>CRETS – Day 2 Certified Real Estate Team Specialist</b>  <b>Position Your Team For Profit</b>	The Certified Real Estate Team Specialist certification is designed to improve team development, individual leadership skills and financial performance. The courses provide the tools, strategies and knowledge that are required of today's real estate professionals who are either considering or currently operating in a team environment. It is for team leaders, team members, those looking to start a team and those who simply want to sharpen their management skills. Day 2 is Position Your Team For Profit. <b>MUST</b> complete 3 CRETS classes in order to complete the Certification. LBAR is offering Day 1 on August 13 and Day 3 on August 27.	Cost to members is \$99 <hr/> \$125 for non-members	Marlene Burkhart	CE: 6 Elective <hr/> PLE: 6 Elective
Tuesday August 21	9:00am to 12:00pm	<b>Finance 103 Low Down Payment Financing – Government Loans</b>	DID YOU KNOW THERE ARE STILL ZERO DOWN PAYMENTS? Learn what low to zero down payment options are available for your buyers.	No cost to members <hr/> \$35 for non-members	Bryan May	CE: 3 Hours Elective <hr/> PLE: 3 Hours Finance
Wednesday August 22	9:00am to 12:00pm	<b>Property Management</b>	Are you interested in Property Management? Become advised of and trained in the Federal, State and Local statutes and regulations pertaining to Property Management.	No cost to members <hr/> \$35 for non-members	Jonah Mitchell	CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Elective
Wednesday August 22	1:00pm to 4:00pm	<b>License Compliance</b>	KREC mandated New Licensee Compliance Course.	No cost to members <hr/> \$35 for non-members	Jonah Mitchell	CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Compliance
Thursday August 23	9:00am to 12:00pm	<b>Managing Online Transactions - DOTLOOP</b>	Become an expert looper. At DotLoop class, you will learn document editing, eSignatures, tasks, third party collaboration, and more. Improve client experience, drive savings and productivity by getting the most out of DotLoop. DotLoop replaces your form creation, e-sign, and real estate transaction management systems with a single end-to-end solution, while helping you streamline your business with real-time visibility into your transactions. Say goodbye to the security risks and hiccups that come with linking together multiple solutions. Compliance and storage made easy. Stay on top of reviews with workflow tools, breathe easy with automated audit trails and storage. Gain real-time visibility into your business, coach team members, and increase productivity. Sign up today, spots are limited!	No cost to members <hr/> \$35 for non-members	DotLoop Hunter Morgan	CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security
Thursday August 23	1:00pm to 4:00pm	<b>Real Estate Mortgage Fraud</b>	In this course you will learn to recognize a suspicious property transaction, develop a credible "Brokers Price Opinion", distinguish between price and value and recognize a legal flip versus an illegal flip.	No cost to members <hr/> \$35 for non-members	Larry Disney	CE: 3 Hours Legal/Law <hr/> PLE: 3 Hrs Finance

Monday August 27	9:00am to 5:00pm	<b>CRETS – Day 3 Certified Real Estate Team Specialist</b>  <b>Team Leadership</b>	The Certified Real Estate Team Specialist certification is designed to improve team development, individual leadership skills and financial performance. The courses provide the tools, strategies and knowledge that are required of today's real estate professionals who are either considering or currently operating in a team environment. It is for team leaders, team members, those looking to start a team and those who simply want to sharpen their management skills. Day 3 is Team Leadership. <b>MUST</b> complete 3 CRETS classes in order to complete the Certification. LBAR is offering Day 1 on August 13 and Day 2 on August 20.	Cost to members is \$99 <hr/> \$125 for non-members	Marlene Burkhart	CE: 6 Elective <hr/> PLE: 6 Elective
Tuesday & Wednesday August 28 & 29	9:00am to 5:00pm	<b>SRES – Seniors Real Estate Specialist</b>	The largest and wealthiest buyer's group in the country is made up of Baby Boomers. Understand what motivates this mature demographic and make your business boom! This SRES designation is the only designation and marketing program specifically designed to serve senior property owners. SRES designees demonstrate indispensable knowledge and expertise to council senior clients through the major financial and lifestyle transitions involved in relocating, refinancing, or selling a home. You will learn how to develop the business-building skills and resources needed for specialization in the 55+ real estate market. Annual dues are \$99. Can be used as ABR & SRS Elective.	<b>\$199 for LBAR Members payable at registration</b> <hr/> <b>\$225 for non-members payable at registration</b>	Art Reed	CE: 6 Hours Legal/law <hr/> PLE: 1 Finance/ 1 Fair Hsing/ 1 Risk Mgmt/ 6 Elective <hr/> 16 Broker Hours
Thursday August 30	1:00pm to 4:00pm	<b>Becoming A Skilled Real Estate Negotiator</b>	Any successful negotiating creates a "win-win" for all the parties involved. Of course your primary goal in the transaction is to create a happy customer, a "customer for life". But, like any real estate agent, you want to get paid. It can be a challenging line to walk, especially in a state of presumptive Transaction Brokerage, and it can be difficult to get all parties to agree to a single outcome. But at the end of the day, when you put your customer first, you will end up ahead as well! This course talks about understanding not only the basic negotiating principles, but understanding your customer, and where he/she is coming from. Once we define our customers' needs/wants, it helps us reach a common goal – a closing!	No cost to members <hr/> \$35 for non-members	Mary Anne Simmons	CE: 3 Hours Elective <hr/> PLE: 3 Hours Elective
Wednesday September 5	9:00am to 4:00pm	<b>BROKER CORE Risk Management for BROKERS</b>	Risk Management Course for Brokers. This course was designed specifically for Brokers and provides risk management and best practice tips, along with case studies to illustrate problem areas. Here are just a few of the topics that will be covered in this six-hour program: contract and agency issues, handling your escrow account, KREC complaint and licensing information for Brokers, foreclosures, mortgage fraud, antitrust, office policy and business plan information. This course can take the place of the mandatory required Kentucky CORE Course for Brokers that is required every 4 years from when you had it last. Space is limited to 40.	<b>\$40 for members payable at registration \$60 member walk-ins</b> <hr/> <b>\$75 for non-members</b>	Ginny Lawson	CE: 6 Hours Legal/law
Thursday September 6	11:30am to 1:00pm	<b>U2 CLUB</b>	Realtors Under 2 years – Let's face it, the first 2 years of any new Realtor's career are critical. We want to help!! Every other month the YRB will sponsor the U2 Club. TOPICS WILL VARY. Lunch provided.	NO COST	YRB	NO CE/PLE Credit
Monday September 10	9:00am to 12:00pm	<b>Safety in the Real Estate World</b>	This class will train agents in situational awareness and self-defense so they may become more confident and secure in their daily lives and various work situations. Includes Real Estate Agent specific self-defense and case studies on REALTOR assaults.	No cost to members <hr/> \$35 for non-members	Greg Epley	CE: 3 Hours Elective <hr/> PLE: 3 Hours Elective

Monday September 10  Education Center	1:00pm to 4:00pm	<b>Competitive Market Analysis 101</b>	This class lays the groundwork for the sales licensee to perform credible Competitive Market Analyses or Broker Price Opinions for listings and buyer representation clients. It will also benefit the agent in dealing with appraisal issues on pending contracts. A must for new agents...a great re-fresher and focus activity for seasoned practitioners.	No cost to members <u>\$35 for non-members</u>	Woodrow Wilson & Misty Gammon	CE: 3 Hours Elective  PLE: 3 Hours Agency
Tuesday September 11  Education Center	9:00am to 12:00pm	<b>MLS Rapattoni Training</b>	If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hot sheets, to load pictures and attached documents and so much more!	No cost to members <u>\$35 for non-members</u>	Debbie Hamilton	CE: 3 Hours Elective  PLE: 3 Hours Technology & Data Security
Tuesday September 11  Education Center	1:00pm to 4:00pm	<b>NEW MEMBERS ORIENTATION Association Services &amp; Financing</b>	NEW MEMBERS ORIENTATION!! Learn what your association will do for you. Also get basic financing information.	No cost to members <u>Not offered to non-members</u>	Margaux Reilly & Jesse Hardin	No CE / PLE Credit  LBAR Orientation
Wednesday September 12  Education Center	9:00am to 12:00pm	<b>To Disclose or Not To Disclose</b>	To Disclose or Not to Disclose . . . That Is the Question . . . No it isn't . . . Disclose is the Answer! – This class covers day-to-day disclosure issues. We will review agency disclosure requirements, the Seller's Disclosure of Property Condition form, the Condominium Disclosure form, and the Lead-based Paint Disclosure form. In part of the class, we will look at each form and discuss how each should be completed.	No cost to members <u>\$35 for non-members</u>	Ginny Lawson	CE: 3 Hours Legal/law  PLE: 3 Hours Disclosure
Wednesday September 12  Education Center	1:00pm to 4:00pm	<b>License Compliance</b>	KREC mandated New Licensee Compliance Course.	No cost to members <u>\$35 for non-members</u>	Ginny Lawson	CE: 3 Hours Legal/Law  PLE: 3 Hours Compliance
Thursday September 13  Education Center	9:00am to 12:00pm	<b>HUD Contracts – Successfully Selling HUD Homes</b>	Be In The KNOW! HUD is constantly changing - Learn the process on how to bid deadlines, bid submission and accessing properties. Attend this informative class to make selling a HUD listing part of your business plan as HUD listings are expected to double.	No cost to members <u>\$35 for non-members</u>	Cindy Crutcher	CE: 3 Hours Legal/law  PLE: 3 Hours Elective
Thursday September 13  Education Center	1:00pm to 4:00pm	<b>Consumer Guide to Agency &amp; The Seller Disclosure</b>	Class will be discussing the Consumer Guide to Agency and the Seller Disclosure.	No cost to members <u>\$35 for non-members</u>	Cindy Crutcher	CE: 3 Hours Legal/law  PLE: 3 Hours Agency

Friday September 14  Education Center	9:00am to 12:00pm	<b>Master Commissioner Sales</b>	The title says it all – Be aware of the current master commissioner laws, the hottest issues and the most common problems.	No cost to members <hr/> \$35 for non-members	Jonah Mitchell & James Frazier	CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Finance
Friday September 14  Education Center	1:00pm to 4:00pm	<b>Fair Housing</b>	Do you think you know all there is to Fair Housing? This course deals with the legal issues of Fair Housing. Upon completion, the agent will understand the conduct prohibited by the federal fair housing laws and be able to conduct their real estate practice in compliance with these laws. Fair Housing means every person has the same opportunities to purchase, lease, or occupy residential real property.	No cost to members <hr/> \$35 for non-members	Jonah Mitchell	CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Fair Housing
Monday September 17  Education Center	9:00am to 12:00pm	<b>Oh No! What Did I Do Wrong This Time!</b>	This class will discuss license law violations that lead to KREC sanctions. Explain why certain actions violate the license law. List sanctions that can be imposed by KREC. Avoid violating the license law.	No cost to members <hr/> \$35 for non-members	Ginny Lawson	CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Agency
Monday September 17  Education Center	1:00pm to 4:00pm	<b>Who, What, How? Who Signs, What Do They Want &amp; How Do You Present Multiple Offers?</b>	Know exactly who must sign listing and sales contracts. Include client contingencies in offers to purchase. Read contingencies that are presented to clients and understand the ins and outs of each. Present multiple offers according to law and ethics.	No cost to members <hr/> \$35 for non-members	Ginny Lawson	3 hours Legal/law CE Credit <hr/> PLE: 3 Hours Contracts
Tuesday September 18  Education Center	9:00am to 12:00pm	<b>Real Estate Advertising 101</b>	Understand the importance of advertising as it pertains to helping your customers/clients in selling and buying properties. The class will cover internet advertising and its necessity in our industry today. Learn how to make a social media presence and understand the role of Facebook, etc.	No cost to members <hr/> \$35 for non-members	Tara Smith	CE: 3 Hours Elective <hr/> PLE: 3 Hours Advertising
Tuesday September 18  Education Center	1:00pm to 4:00pm	<b>Farming, Marketing &amp; Prospecting Like A Pro</b>	Learn how to build a consistent and sustainable real estate business with leading edge information, technology and skillsets. Know your customer, know your business.	No cost to members <hr/> \$35 for non-members	Tara Smith	CE: 3 Hours Elective <hr/> PLE: 3 Hours Elective
Wednesday September 19  Education Center	9:00am to 12:00pm	<b>Home Inspections: What You Need To Know</b>	This class will familiarize you with what a home inspection is trying to accomplish, help you understand what a home inspection is NOT intended to be and advise you on how to choose a competent home inspector.	No cost to members <hr/> \$35 for non-members	Steve Pruitt	CE: 3 Hours Elective <hr/> PLE: 3 Hours Elective

Wednesday September 19  Education Center	1:00pm to 4:00pm	<b>Ten Things A Closing Attorney Wished Every Agent Knew Before Closing</b>	This class will better prepare agents to participate in closings. When agents know and understand the entire closing process from the beginning this will provide for a smoother closing and no delays due to unresolved issues.	No cost to members <hr/> \$35 for non-members	Brian Gardner	CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Elective
Thursday September 20  Education Center	9:00am to 12:00pm	<b>Buyer Forms</b>	This class teaches new members how to use all the forms designed for the buying process AND gives seasoned agents a great refresher!	No cost to members <hr/> \$35 for non-members	Mike Gooch	CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Contracts
Thursday September 20  Education Center	1:00pm to 4:00pm	<b>Agents, ETHICS and the Law (ETHICS)</b>	"Companies that are dedicated to doing the right thing have a written commitment to social responsibility, and act on it consistently are more profitable than those who do not." A refreshing, new and different look at the "Code of Ethics". There is no such thing as "real estate" ethics. Ethics are ethics. You will learn about the grievance process from start to finish. The correlation between the Code and the KREC License Law. You will also look at the arbitration process and take a look at the most violated codes. This class satisfies the NAR 2017-2018 requirement for ethics.	No cost to members <hr/> \$35 for non-members	Mike Gooch	CE: 3 Hours Legal/law <hr/> PLE: 2 Hours Risk Mgmt 1 Hour Elective
Tuesday September 25  Education Center	9:00am to 12:00pm	<b>Managing Online Transactions - DOTLOOP</b>	Become an expert looper. At DotLoop class, you will learn document editing, eSignatures, tasks, third party collaboration, and more. Improve client experience, drive savings and productivity by getting the most out of DotLoop. DotLoop replaces your form creation, e-sign, and real estate transaction management systems with a single end-to-end solution, while helping you streamline your business with real-time visibility into your transactions. Say goodbye to the security risks and hiccups that come with linking together multiple solutions. Compliance and storage made easy. Stay on top of reviews with workflow tools, breathe easy with automated audit trails and storage. Gain real-time visibility into your business, coach team members, and increase productivity. Sign up today, spots are limited!	No cost to members <hr/> \$35 for non-members	DotLoop Hunter Morgan	CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security
Tuesday September 25  Education Center	1:00pm to 4:00pm	<b>ANSI, Residential Measuring Standards</b>	Designed to prepare the real estate professional to measure and report the square footage of a single family residence in compliance with the American National Standards Institute. Recognized and developed by the Employee Relocation Council, HUD, FannieMae, VA, and NAR, it is the only published, nationally recognized method for measuring houses.	No cost to members <hr/> \$35 for non-members	Woodrow Wilson & Misty Gammon	CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Elective
Wednesday September 26  Education Center	9:00am to 4:00pm	<b>Kentucky CORE Course</b>	The mandatory KREC required CORE course that is required every 4 years. License Law, Fair Housing, Disclosure, Agency, Property Management and Contracts are the topics of this course. This class is required every 4 years from when you had it last.	<b>\$40 for members payable at registration</b> <b>\$60 member walk-ins</b> <hr/> <b>\$75 for non-members</b>	Jonah Mitchell	CE: 6 Hours Legal/law
Thursday September 27  Education Center	9:00am to 12:00pm	<b>Bullet Proofing the Real Estate Closing</b>	This course will provide the Agents with the knowledge of all items required prior to and during a closing transaction. It will also make them aware of possible issues that affect closing and how to avoid them.	No cost to members <hr/> \$35 for non-members	Jennifer Fields	CE: 3 Hours Legal/law



Thursday September 27	1:00pm to 4:00pm	<b>1031 Tax Exchanges</b>	Imagine selling or trading business or investment property, or even land, acquiring new real estate of any type and possibly deferring all federal capital gains tax, depreciation recapture tax and, in some states, the state capital gains tax. Many investors are profiting every day simply by using the exchange process. Learn to identify transactions that could qualify for 1031 Exchanges, understand basics of time frame and financing requirements and identify common pitfalls in order to protect your customers/clients.	No cost to members \$35 for non-members	Jennifer Fields	CE: 3 Hours Legal/Law  PLE: 3 Hours Finance
Monday October 1	8:00am to 5:00pm	<b>GRI 200 Risk Reduction</b>	Students will know and be able to explain to their clients the different types of agency relationships and will be knowledgeable of agency and other disclosure forms. Students will understand anti-trust laws and fair housing guidelines and how these affect the consumer. <b>TO REGISTER: <a href="http://www.kyrealtors.com">www.kyrealtors.com</a> or call 859-263-7377.</b>	<b>Register by 9/17/18 to pay the EARLYBIRD PRICE of \$79. After 9/17/18 the cost is \$99.</b>	Jennifer Fields	CE: 3 Legal & 3 Elective  PLE: 3 Fair Housing, 2 Agency, 2 Risk Mgmt & 1 Disclosure  8 Broker Hours
Tuesday October 2	9:00am to 5:00pm	<b>PSA – Pricing Strategies Advisor</b>	The NAR PSA – The new Pricing Strategies: Mastering the CMA course covers the nuts and bolts of a comparative market analysis (CMA), including its purpose, key principles of valuation that impact these analyses, and important valuation terminology. Participants will understand the purpose of appraisals, how they differ from CMAs and the scope of the appraiser’s role. After completing the course, real estate professionals will be able to effectively address client concerns about pricing, choose appropriate comparables, prepare and present a superior CMA and generate ideas for working constructively with appraisers. One time application fee of \$179. No annual dues. Can be used as an ABR or SRS Elective Course.	<b>\$99 for LBAR Members payable at registration</b>  <b>\$125 for non-members payable at registration</b>	Sandy Huwel	CE: 6 Hours Elective  PLE: 3 Hours Agency & 3 Hours Elective  8 Broker Hours
Wednesday October 3	9:00am to 12:00pm	<b>You Before Me – Demystifying Fiduciary Duties</b>	Develop a “you before me” attitude toward clients. Identify the fiduciary duties owed to clients and how these duties should influence their behavior.	No cost to members \$35 for non-members	Doug Myers	CE: 3 Hours Legal/Law  PLE: 3 Hours Agency
Wednesday October 3	1:00pm to 4:00pm	<b>Avoiding FSBO Fizzle – Working the For Sale By Owner</b>	Understand the For Sale By Owner’s view of the real estate transaction and their goals for a successful transaction. Learn how to show the For Sale By Owner the value that a real estate professional brings to the transaction.	No cost to members \$35 for non-members	Doug Myers	CE: 3 Hours Elective  PLE: 3 Hours Elective

Thursday October 4	8:00am to 5:00pm	<b>GRI 300 Competitive Market Analysis</b>	This course is designed to cover the essentials needed to create a Competitive Market Analysis (CMA) and its purpose, as well as key principles of valuation impacting these analyses, & terminology. With a clear understanding of appraisals & how they differ from CMAs, as well as the appraiser's role. After taking this course, real estate professionals will be able to clearly and effectively prepare, present a superior CMA and address client concerns about pricing. Additionally, understand requirements to exercise due diligence when developing & reporting sales prices to a client, evaluate the appraisal report while be able to determine if the information reported is accurate & factual, but most importantly how to overcome certain challenges to protect both the agent & the client. Additional Education required. <b>TO REGISTER: <a href="http://www.kyrealtors.com">www.kyrealtors.com</a> or call 859-263-7377.</b>	<b>Register by 9/20/18 to pay the EARLYBIRD PRICE of \$79. After 9/20/18 the cost is \$99.</b>	Larry Disney	CE: 3 Legal & 3 Elective  PLE: 2 Hrs Agency/ 3 Hrs Advertising/ 3 Hrs Elective  8 Broker Hours
Tuesday October 9	9:00am to 12:00pm	<b>Agents, ETHICS and the Law (ETHICS) LONDON</b>	"Companies that are dedicated to doing the right thing have a written commitment to social responsibility, and act on it consistently are more profitable than those who do not." A refreshing, new and different look at the "Code of Ethics". There is no such thing as "real estate" ethics. Ethics are ethics. You will learn about the grievance process from start to finish. The correlation between the Code and the KREC License Law. You will also look at the arbitration process and take a look at the most violated codes. This class satisfies the NAR 2017-2018 requirement for ethics.	No cost to members <hr/> \$35 for non-members	Mike Gooch	CE: 3 Hours Legal/law  PLE: 2 Hours Risk Mgmt 1 Hour Elective
Tuesday October 9	1:00pm to 4:00pm	<b>Mishaps, Mistakes &amp; Risk Management LONDON</b>	This could be the most important and useful class being taught in Kentucky at this time. It covers A LOT! Almost a mini "core class". If you are going to be involved in a lawsuit as a real estate professional today, learn why we are sued 70% of the time; most importantly – what to do to avoid it and "God forbid" if it should happen, what will help! The gray areas of License Law – Stigmatized Properties/Megan's Law. Understand the agency forms, top to bottom and most importantly "how to" fill them out correctly.	No cost to members <hr/> \$35 for non-members	Mike Gooch	CE: 3 Hours Legal/Law  PLE: 3 Hours Agency
Monday October 10	9:00am to 12:00pm	<b>Breaking News</b>	The goals of this class are to review the most problematic legal breaches, to be aware of the latest law changes and to strengthen your risk management/reductions.	No cost to members <hr/> \$35 for non-members	Jonah Mitchell	CE: 3 Hours Legal/law  PLE: 2 Hours Risk Mgmt & 1 Hour Elective
Monday October 10	1:00pm to 4:00pm	<b>Property Management</b>	Are you interested in Property Management? Become advised of and trained in the Federal, State and Local statutes and regulations pertaining to Property Management.	No cost to members <hr/> \$35 for non-members	Jonah Mitchell	CE: 3 Hours Legal/Law  PLE: 3 Hours Elective
Tuesday October 16	9:00am to 12:00pm	<b>MLS Rapattoni Training</b>	If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hot sheets, to load pictures and attached documents and so much more!	No cost to members <hr/> \$35 for non-members	Debbie Hamilton	CE: 3 Hours Elective  PLE: 3 Hours Technology & Data Security

Tuesday October 16	1:00pm to 4:00pm	<b>KHC Financing</b>	Kentucky Housing Corporation is again certifying the Real Estate Agents that attend our 3 hour non-law continuing education course. KHC Certified agents receive benefits like: free exposure to lenders and homebuyers with their contact information posted on our website, program updates through our EGRAM registry, a certificate to display in their office, and <b>new this year</b> a complimentary homebuyer tax credit sign rider. We are excited to come to Lexington and give you the opportunity to partner with KHC. We need your help to spread the word to potential homebuyers about KHC's low rates, down payment assistance & homebuyer tax credit. Let's work together to put more Kentucky Families into affordable, sustainable, housing!	No cost to members <hr/> \$35 for non-members	KHC Approved Instructor Cindy Bradley	CE: 3 Hours Elective <hr/> PLE: 3 Hours Finance
Wednesday October 17	9:00am to 4:00pm	<b>Kentucky CORE Course</b>	The mandatory KREC required CORE course that is required every 4 years. License Law, Fair Housing, Disclosure, Agency, Property Management and Contracts are the topics of this course. This class is required every 4 years from when you had it last.	\$40 for members payable at registration \$60 member walk-ins <hr/> \$75 for non-members	Virginia Lawson	CE: 6 Hours Legal/law
Thursday October 18	8:00am to 5:00pm	<b>GRI 500 Contracts</b>	You'll leave this course equipped with skills to properly prepare offers to purchase, property-listing agreements and other forms to protect the interests of your clients. The course includes an explanation of typical contract terms and conditions for clear communication. Follow the entire negotiation process with strategies used in the original offer, in presentation, and in subsequent counter offers. Additional Education required. <b>TO REGISTER: <a href="http://www.kyrealtors.com">www.kyrealtors.com</a> or call 859-263-7377.</b>	<b>Register by 10/4/18 to pay the EARLYBIRD PRICE of \$79. After 10/4/18 the cost is \$99.</b>	Jennifer Fields	CE: 3 Legal & 3 Elective <hr/> PLE: 6 Contracts & 2 Disclosure <hr/> 8 Broker Hours
Tuesday October 23	9:00am to 12:00pm	<b>Real Estate Mortgage Fraud</b>	In this course you will learn to recognize a suspicious property transaction, develop a credible "Brokers Price Opinion", distinguish between price and value and recognize a legal flip versus an illegal flip.	No cost to members <hr/> \$35 for non-members	Larry Disney	CE: 3 Hours Legal/Law <hr/> PLE: 3 Hrs Finance
Tuesday October 23	1:00pm to 4:00pm	<b>Competitive Market Analysis 102</b>	CMA Preparation – practical application in CMA construction, comparable and competitive selection, adjustments methodology and reporting alternatives.	No cost to members <hr/> \$35 for non-members	Woodrow Wilson & Misty Gammon	CE: 3 Hours Elective <hr/> PLE: 3 Hours Agency
Wednesday October 24	9:00am to 12:00pm	<b>Code of ETHICS vs. License Law (ETHICS)</b>	This class, which has been approved by the KREC for law credit, gives the licensee a chance to compare the similarities and differences in the code of ethics and the license law. An additional section shows that in many instances the code and law are, in fact, complementary. This class satisfies the NAR 2017-2018 requirement for ethics.	No cost to members <hr/> \$35 for non-members	Ginny Lawson	CE: 3 Hours Legal/law <hr/> PLE: 2 Hours Risk Mgmt 1 Hour Elective

Wednesday October 24	1:00pm to 4:00pm	<b>Common Problems that Lead to RE Jail</b>	Of course, you really don't go to real estate jail!! This class deals with Contracts and Agency issues. These two areas of the law are seeing more lawsuits and real estate commission complaints than ever before. The contracts portion of the class includes material on language, contingencies, personal property, earnest money, short sales and foreclosures. Agency creation and disclosure are also covered in the class.	No cost to members <hr/> \$35 for non-members	Ginny Lawson	CE: 3 Hours Legal/Law <hr/> PLE: 1 Hour Agency 1 Hour Contracts 1 Hour Elective
Thursday October 25	1:00pm to 4:00pm	<b>Finance 101</b>	GET UPDATED! Updates on changes in government financing, pitfalls for qualifying buyers for FHA/VA and property issues with government loans are some of the topics that will be covered.	No cost to members <hr/> \$35 for non-members	Bryan May	CE: 3 Hours Elective <hr/> PLE: PENDING
Friday October 26	9:00am to 12:00pm	<b>Managing Online Transactions - DOTLOOP</b>	Become an expert looper. At DotLoop class, you will learn document editing, eSignatures, tasks, third party collaboration, and more. Improve client experience, drive savings and productivity by getting the most out of DotLoop. DotLoop replaces your form creation, e-sign, and real estate transaction management systems with a single end-to-end solution, while helping you streamline your business with real-time visibility into your transactions. Say goodbye to the security risks and hiccups that come with linking together multiple solutions. Compliance and storage made easy. Stay on top of reviews with workflow tools, breathe easy with automated audit trails and storage. Gain real-time visibility into your business, coach team members, and increase productivity. Sign up today, spots are limited!	No cost to members <hr/> \$35 for non-members	DotLoop Hunter Morgan	CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security
Monday & Tuesday October 29 & 30	9:00am to 5:00pm	<b>ABR – Accredited Buyers Representative Designation</b>	The ABR Designation is designed for real estate buyer agents who focus on working directly with buyer-clients. The ABR elevates your skills and knowledge in the eyes of the homebuyers. Ongoing specialized information, programs and updates that help you stay on top of the issues and trends in successfully representing homebuyers. The ABR is the benchmark of excellence in buyer representation. The overall goals are to educate and prepare buyer's reps to provide the kind of service and fidelity to buyers that sellers have always enjoyed, and to offer methods for building your buyer representation business. You will examine the evolution of buyer representation, agency, relationships, building and maintaining a buyer representation business, office policy, disclosure and informed consent, conflicts of interest, reducing liability and negotiating. Together this information creates a comprehensive guide to help you become an effective, efficient and profitable buyer's representative. Yearly dues are \$110. <i>You need this ABR Designation Course and an ABR Elective Course to complete all education needed for the ABR Designation</i>	<b>\$175 for LBAR Members payable at registration</b> <hr/> <b>\$200 for non-members payable at registration</b>	Sandy Huwel	CE: 6 Hours Legal/law <hr/> PLE: 6 Hours Elective <hr/> 16 Broker Hours
Thursday November 1	8:00am to 5:00pm	<b>GRI 100 Ethics &amp; Law</b>	Utilizing the REALTOR® Code of Ethics and Standards of Practice, the course examines your responsibilities to clients, to customers, to the public and to fellow real estate professionals. Procuring cause and the enforcement process in regards to arbitration and mediation when a violation occurs is discussed. The course also covers Pathways to Professionalism dealing with the public, property and your peers. <b>TO REGISTER: <a href="http://www.kyrealtors.com">www.kyrealtors.com</a> or call 859-263-7377.</b>	<b>Register by 10/18/18 to pay the EARLYBIRD PRICE of \$79. After 10/18/18 the cost is \$99.</b>	Jason Vaughn	CE: 3 Legal & 3 Elective <hr/> PLE: 3 Compliance/ 2 Agency/ 3 Elective <hr/> 8 Broker Hours

Monday November 5  Education Center	11:30am to 1:00pm	<b>U2 CLUB</b>	Realtors Under 2 years – Let's face it, the first 2 years of any new Realtor's career are critical. We want to help!! Every other month the YRB will sponsor the U2 Club. TOPICS WILL VARY. Lunch provided.	NO COST	YRB	NO CE/PLE Credit
Tuesday November 6  Education Center	9:00am to 12:00pm	<b>Code of ETHICS vs. License Law (ETHICS)</b>	This class, which has been approved by the KREC for law credit, gives the licensee a chance to compare the similarities and differences in the code of ethics and the license law. An additional section shows that in many instances the code and law are, in fact, complementary. This class satisfies the NAR 2017-2018 requirement for ethics.	No cost to members \$35 for non-members	Ginny Lawson	CE: 3 Hours Legal/law  PLE: 2 Hours Risk Mgmt 1 Hour Elective
Tuesday November 6  Education Center	1:00pm to 4:00pm	<b>License Compliance</b>	KREC mandated New Licensee Compliance Course.	No cost to members \$35 for non-members	Ginny Lawson	CE: 3 Hours Legal/Law  PLE: 3 Hours Compliance
Wednesday November 7  Education Center	9:00am to 4:00pm	<b>Kentucky CORE Course</b>	The mandatory KREC required CORE course that is required every 4 years. License Law, Fair Housing, Disclosure, Agency, Property Management and Contracts are the topics of this course. This class is required every 4 years from when you had it last.	\$40 for members payable at registration \$60 member walk-ins \$75 for non-members	Jonah Mitchell	CE: 6 Hours Legal/law
Thursday November 8  Education Center	9:00am to 12:00pm	<b>Seller Forms</b>	This class teaches new members how to use all the forms designed for the listing process AND gives seasoned agents a great refresher!	No cost to members \$35 for non-members	Maria Gnas	CE: 3 Hours Legal/law  PLE: 3 Hours Contracts
Thursday November 8  Education Center	1:00pm to 4:00pm	<b>Safety in the Real Estate World</b>	This class will train agents in situational awareness and self-defense so they may become more confident and secure in their daily lives and various work situations. Includes Real Estate Agent specific self-defense and case studies on REALTOR assaults.	No cost to members \$35 for non-members	Greg Epley	CE: 3 Hours Elective  PLE: 3 Hours Elective
Friday November 9  Education Center	9:00am to 12:00pm	<b>Managing Online Transactions - DOTLOOP</b>	Become an expert looper. At DotLoop class, you will learn document editing, eSignatures, tasks, third party collaboration, and more. Improve client experience, drive savings and productivity by getting the most out of DotLoop. DotLoop replaces your form creation, e-sign, and real estate transaction management systems with a single end-to-end solution, while helping you streamline your business with real-time visibility into your transactions. Say goodbye to the security risks and hiccups that come with linking together multiple solutions. Compliance and storage made easy. Stay on top of reviews with workflow tools, breathe easy with automated audit trails and storage. Gain real-time visibility into your business, coach team members, and increase productivity. Sign up today, spots are limited!	No cost to members \$35 for non-members	DotLoop Hunter Morgan	CE: 3 Hours Elective  PLE: 3 Hours Technology & Data Security

Friday November 9	1:00pm to 4:00pm	<b>Commercial Real Estate Issues</b>	Get a better understanding of commercial real estate issues. Some topics covered: Letters of intent, CAMs, subletting/assignment, signage, expansion, leases, purchase contracts, safety/security issues, non-traditional uses, KY law changes of interest, recent court decision of interest and more!	No cost to members <u>\$35 for non-members</u>	Tandy Patrick	CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Elective
Monday November 12	9:00am to 12:00pm	<b>Real Estate Advertising 101</b>	Understand the importance of advertising as it pertains to helping your customers/clients in selling and buying properties. The class will cover internet advertising and its necessity in our industry today. Learn how to make a social media presence and understand the role of Facebook, etc.	No cost to members <u>\$35 for non-members</u>	Tara Smith	CE: 3 Hours Elective <hr/> PLE: 3 Hours Advertising
Tuesday November 13	9:00am to 12:00pm	<b>NEW MEMBERS ORIENTATION Association Services &amp; Financing</b>	NEW MEMBERS ORIENTATION! Learn what your association will do for you. Also get basic financing information.	No cost to members <u>Not offered to non-members</u>	Margaux Reilly & Jesse Hardin	No CE / PLE Credit <hr/> LBAR Orientation
Tuesday November 13	1:00pm to 4:00pm	<b>MLS Rapattoni Training</b>	If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hotsheets, to load pictures and attached documents and so much more!	No cost to members <u>\$35 for non-members</u>	Debbie Hamilton	CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security
Wednesday November 14	9:00am to 12:00pm	<b>Master Commissioner Sales</b>	The title says it all – Be aware of the current master commissioner laws, the hottest issues and the most common problems.	No cost to members <u>\$35 for non-members</u>	Jonah Mitchell & James Frazier	CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Finance
Wednesday November 14	1:00pm to 4:00pm	<b>Latest Do's and Don'ts: Drones/Scams/Tenant Rights</b>	Get the latest do's and don'ts regarding Drones – Scams – Tenant Rights.	No cost to members <u>\$35 for non-members</u>	Jonah Mitchell	CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Elective
Thursday November 15	9:00am to 12:00pm	<b>Home Inspections: What You Need To Know</b>	This class will familiarize you with what a home inspection is trying to accomplish, help you understand what a home inspection is NOT intended to be and advise you on how to choose a competent home inspector.	No cost to members <u>\$35 for non-members</u>	Steve Pruitt	CE: 3 Hours Elective <hr/> PLE: 3 Hours Elective
Thursday November 15	1:00pm to 4:00pm	<b>Res. Environmental Issues, Ethics &amp; Competence for RE Licensees</b>	This class explores front page headline environmental issues in light of the professional obligations of real estate licensees. With an emphasis on liability containment, the course is both a review of issues, terminology, and hazards as well as an exploration of the agent's responsibility to competent and ethical service.	No cost to members <u>\$35 for non-members</u>	Woodrow Wilson & Misty Gammon	CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Elective

Monday November 19	1:00pm to 4:00pm	<b>Becoming A Skilled Real Estate Negotiator</b>	Any successful negotiating creates a “win-win” for all the parties involved. Of course your primary goal in the transaction is to create a happy customer, a “customer for life”. But, like any real estate agent, you want to get paid. It can be a challenging line to walk, especially in a state of presumptive Transaction Brokerage, and it can be difficult to get all parties to agree to a single outcome. But at the end of the day, when you put your customer first, you will end up ahead as well! This course talks about understanding not only the basic negotiating principles, but understanding your customer, and where he/she is coming from. Once we define our customers’ needs/wants, it helps us reach a common goal – a closing!	No cost to members <hr/> \$35 for non-members	Mary Anne Simmons	CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Elective
Tuesday November 20	9:00am to 12:00pm	<b>Mishaps, Mistakes and Risk Management</b>	This could be the most important and useful class being taught in Kentucky at this time. It covers A LOT! Almost a mini “core class”. If you are going to be involved in a lawsuit as a real estate professional today, learn why we are sued 70% of the time; most importantly – what to do to avoid it and “God forbid” if it should happen, what will help! The gray areas of License Law – Stigmatized Properties/Megan’s Law. Understand the agency forms, top to bottom and most importantly “how to” fill them out correctly.	No cost to members <hr/> \$35 for non-members	Mike Gooch	CE: 3 Hours Legal/Law <hr/> <hr/> PLE: 3 Hours Agency
Tuesday November 20	1:00pm to 4:00pm	<b>Agents, ETHICS and the Law (ETHICS)</b>	“Companies that are dedicated to doing the right thing have a written commitment to social responsibility, and act on it consistently are more profitable than those who do not.” A refreshing, new and different look at the “Code of Ethics”. There is no such thing as “real estate” ethics. Ethics are ethics. You will learn about the grievance process from start to finish. The correlation between the Code and the KREC License Law. You will also look at the arbitration process and take a look at the most violated codes. This class satisfies the NAR 2017-2018 requirement for ethics.	No cost to members <hr/> \$35 for non-members	Mike Gooch	CE: 3 Hours Legal/law <hr/> <hr/> PLE: 2 Hours Risk Mgmt 1 Hour Elective
Tuesday November 27	9:00am to 12:00pm	<b>Death, Divorce &amp; Taxes</b>	Death, Divorce and Taxes discusses how to handle deceased sellers and their estates, who the agent needs to get documents signed by, whether the seller has the power to sell the real estate, etc.; how to handle buyers and sellers who are in the middle of a divorce so they can buy and/or sell real estate; and tax implications associated with owning, buying and selling real estate, including long and short term capital gains, depreciation, 1031 exchanges, 3.8% Affordable Care Act tax.	No cost to members <hr/> \$35 for non-members	Jennifer Fields	CE: 3 Hours Legal/law
Tuesday November 27	1:00pm to 4:00pm	<b>KREC Top 10 Complaints Against Agents</b>	KREC Top 10 addresses the top Hotline questions asked of the commission, the top complaints filed against agents, the top violations by agents and thorough discussion of how to avoid the complaints.	No cost to members <hr/> \$35 for non-members	Jennifer Fields	CE: 3 Hours Legal/law
Wednesday November 28	9:00am to 12:00pm	<b>Renovation Mortgages</b>	Grow your business, sell more homes and make more money by learning how Renovation Loans can help you move your “hard to sell” listings in addition to giving your buyers an opportunity to borrow the money they need for repairs, upgrades and other home improvements...based on the future-value of the property. Seating is limited!	No cost to members <hr/> \$35 for non-members	Joe Daly w/Stockton Mortgage	CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Finance
Thursday November 29	9:00am to 12:00pm	<b>Expireds – Like Catching Fish in a Barrel</b>	The agent will learn how to communicate with, and console, the seller of an expired listing; and assist them in re-entering the market in a better position to achieve a successful transaction.	No cost to members <hr/> \$35 for non-members	Doug Myers	CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Elective



Thursday November 29  Education Center	1:00pm to 4:00pm	<b>Bad Boys Whatcha Gonna Do</b>	Agents will better serve consumers by learning the applicable laws and ethics for dealing with complicated issues that have recently resulted in real estate licensees being sued and prosecuted.	No cost to members <hr/> \$35 for non-members	Doug Myers	CE: 3 Hours Legal/Law <hr/> <hr/> PLE: 3 Hours Disclosure
Tuesday December 4  Education Center	9:00am to 4:00pm	<b>Kentucky CORE Course</b>	The mandatory KREC required CORE course that is required every 4 years. License Law, Fair Housing, Disclosure, Agency, Property Management and Contracts are the topics of this course. This class is required every 4 years from when you had it last.	<b>\$40 for members payable at registration \$60 member walk-ins</b> <hr/> <b>\$75 for non-members</b>	Virginia Lawson	CE: 6 Hours Legal/law
Wednesday December 5  Education Center	9:00am to 12:00pm	<b>Finance 102</b>	GET UPDATED! Learn to distinguish between a conventional and non-conventional loan, understand the dynamics of private mortgage insurance and understand a mortgage payment and the costs of a closed loan transaction.	No cost to members <hr/> \$35 for non-members	Bryan May	CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Finance
Wednesday December 5  Education Center	1:00pm to 4:00pm	<b>Ten Things A Closing Attorney Wished Every Agent Knew Before Closing</b>	This class will better prepare agents to participate in closings. When agents know and understand the entire closing process from the beginning this will provide for a smoother closing and no delays due to unresolved issues.	No cost to members <hr/> \$35 for non-members	Brian Gardner	CE: 3 Hours Legal/law <hr/> <hr/> PLE: 3 Hours Elective
Thursday December 6  Education Center	9:00am to 12:00pm	<b>Keep Your Contracts From Exploding... Before, During and After the Closing!</b>	Keep Your Contracts From Exploding...Before, During and After the Closing! This class is a practical review of issues relating to contract law, license law, contract preparation and interpretation, which leads to contracts either not closing or "exploding" once they do close. There will be an opportunity in class for students to ask specific questions relating to the contract forms used in their offices.	No cost to members <hr/> \$35 for non- members	Ginny Lawson	CE: 3 Hours Legal/Law <hr/> <hr/> PLE: 3 Hours Contracts
Thursday December 6  Education Center	1:00pm to 4:00pm	<b>Code of ETHICS vs. License Law (ETHICS)</b>	This class, which has been approved by the KREC for law credit, gives the licensee a chance to compare the similarities and differences in the code of ethics and the license law. An additional section shows that in many instances the code and law are, in fact, complementary. This class satisfies the NAR 2017-2018 requirement for ethics.	No cost to members <hr/> \$35 for non-members	Ginny Lawson	CE: 3 Hours Legal/law <hr/> <hr/> PLE: 2 Hours Risk Mgmt 1 Hour Elective
Friday December 7  Education Center	9:00am to 12:00pm	<b>HUD Contracts – Successfully Selling HUD Homes</b>	Be In The KNOW! HUD is constantly changing - Learn the process on how to bid deadlines, bid submission and accessing properties. Attend this informative class to make selling a HUD listing part of your business plan as HUD listings are expected to double.	No cost to members <hr/> \$35 for non-members	Cindy Crutcher	CE: 3 Hours Legal/law <hr/> <hr/> PLE: 3 Hours Elective



Friday December 7	1:00pm to 4:00pm	<b>Business Building By Prospecting</b>	Understand the different types of prospecting to be able to build your business! Network to generate leads to grow!	No cost to members <u>\$35 for non-members</u>	Cindy Crutcher	CE: 3 Hours Elective <hr/> PLE: 3 Hours Elective
Tuesday December 11	9:00am to 12:00pm	<b>MLS Rapattoni Training</b>	If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hotshets, to load pictures and attached documents and so much more!	No cost to members <u>\$35 for non-members</u>	Debbie Hamilton	CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security
Tuesday December 11	1:00pm to 4:00pm	<b>Buyer Forms</b>	This class teaches new members how to use all the forms designed for the buying process AND gives seasoned agents a great refresher!	No cost to members <u>\$35 for non-members</u>	Carole Schoo	CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Contracts
Wednesday December 12	9:00am to 12:00pm	<b>Fair Housing</b>	Do you think you know all there is to Fair Housing? This course deals with the legal issues of Fair Housing. Upon completion, the agent will understand the conduct prohibited by the federal fair housing laws and be able to conduct their real estate practice in compliance with these laws. Fair Housing means every person has the same opportunities to purchase, lease, or occupy residential real property.	No cost to members <u>\$35 for non-members</u>	Jonah Mitchell	CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Fair Housing
Wednesday December 12	1:00pm to 4:00pm	<b>Breaking News</b>	The goals of this class are to review the most problematic legal breaches, to be aware of the latest law changes and to strengthen your risk management/reductions.	No cost to members <u>\$35 for non-members</u>	Jonah Mitchell	CE: 3 Hours Legal/law <hr/> PLE: 2 Hours Risk Mgmt & 1 Hour Elective
Thursday December 13	9:00am to 12:00pm	<b>The Money Pit</b>	The listing destined to devour someone's life savings! A fast forward through-the-years of experience with homes that are considerably less than perfect. Liability concerns and practical solutions are emphasized, within the appropriate scope of work for licensees.	No cost to members <u>\$35 for non-members</u>	Woodrow Wilson & Misty Gammon	CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Elective
Thursday December 13	1:00pm to 4:00pm	<b>Managing Online Transactions - DOTLOOP</b>	Become an expert looper. At DotLoop class, you will learn document editing, eSignatures, tasks, third party collaboration, and more. Improve client experience, drive savings and productivity by getting the most out of DotLoop. DotLoop replaces your form creation, e-sign, and real estate transaction management systems with a single end-to-end solution, while helping you streamline your business with real-time visibility into your transactions. Say goodbye to the security risks and hiccups that come with linking together multiple solutions. Compliance and storage made easy. Stay on top of reviews with workflow tools, breathe easy with automated audit trails and storage. Gain real-time visibility into your business, coach team members, and increase productivity. Sign up today, spots are limited!	No cost to members <u>\$35 for non-members</u>	DotLoop Hunter Morgan	CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security

Monday December 17	9:00am to 4:00pm	<b>Kentucky CORE Course</b>	The mandatory KREC required CORE course that is required every 4 years. License Law, Fair Housing, Disclosure, Agency, Property Management and Contracts are the topics of this course. This class is required every 4 years from when you had it last.	<b>\$40 for members payable at registration</b> <b>\$60 member walk-ins</b> <hr/> <b>\$75 for non-members</b>	Jonah Mitchell	CE: 6 Hours Legal/law
Thursday December 20	9:00am to 12:00pm	<b>Agents &amp; Auctions</b>	A very exciting class for a truly changing market. Foreclosures are at an all-time high. The credit crunch has not only affected the "high end" market and new construction but everybody. This session brings the world of real estate and the age old advent of auctions to a successful and resounding SOLD! You will understand key auction terminology, what it takes to legally sell real estate at auction, as well as other helpful marketing advice for a struggling market. A great class for real estate agents – period!!	No cost to members <hr/> \$35 for non-members	Mike Gooch	CE: 3 Hours Elective <hr/> PLE: 3 Hours Contracts
Thursday December 20	1:00pm to 4:00pm	<b>Agents, ETHICS and the Law (ETHICS)</b>	"Companies that are dedicated to doing the right thing have a written commitment to social responsibility, and act on it consistently are more profitable than those who do not." A refreshing, new and different look at the "Code of Ethics". There is no such thing as "real estate" ethics. Ethics are ethics. You will learn about the grievance process from start to finish. The correlation between the Code and the KREC License Law. You will also look at the arbitration process and take a look at the most violated codes. This class satisfies the NAR 2017-2018 requirement for ethics.	No cost to members <hr/> \$35 for non-members	Mike Gooch	CE: 3 Hours Legal/law <hr/> PLE: 2 Hours Risk Mgmt 1 Hour Elective

## TO VERIFY YOUR EDUCATION REQUIREMENTS PLEASE GO TO [WWW.KREC.KY.GOV](http://WWW.KREC.KY.GOV).

**To Register:** To register for courses, seminars or for more information on courses, please register online under education/events or call the Association at (859) 276-3503 or 1-800-755-2013. You can also register through Janice Yonts at 859-276-3503, email [janice@lbar.com](mailto:janice@lbar.com) or email [education@lbar.com](mailto:education@lbar.com). **\*\* A student is not permitted to miss more than ten (10) minutes in any three hour continuing education session. You will not be admitted into the class if you are ten (10) minutes late.**

**For ALL courses with a fee, payment is required at the time of registration.**

**Cancellation Policy:** Should any CE class need to be cancelled due to inclement weather or emergency, LBAR staff will notify attendees as soon as possible by email, on LBAR.com, MLS message board and/or LBAR's voice mail greeting. To cancel for all National Speakers, Designation and CORE courses a full refund two (2) weeks prior to course date. No refund if less than two weeks notice to cancel. If not able to attend, a substitute may take your registration upon notification to the Education Director. LBAR reserves the right to cancel courses due to lack of registration to cover course costs – Must have at least 25 in most classes.

**No Show Policy:** There is a twenty dollar (\$20) no-show fee charged to members who have registered for free education offerings & do not attend the course, nor call LBAR **twenty-four (24) hours in advance** to cancel. Call 859-276-3503 or email [education@lbar.com](mailto:education@lbar.com) or [janice@lbar.com](mailto:janice@lbar.com) to cancel your registration for a course. **The no-show fee is NOT waived due to inclement weather – if the instructor can make it, LBAR will hold class.**

**Payment Options:** LBAR accepts cash, check and Visa, MasterCard, American Express or Discover.

**Parking:** Overflow parking is available across Regency Road. **PLEASE DO NOT PARK IN FRONT OF ANY OF THE OFFICES BEHIND LBAR'S BUILDING.**

## KENTUCKY REAL ESTATE COMMISSION CE / PLE INFORMATION

### LICENSEES WHO ARE REQUIRED TO COMPLETE CONTINUING EDUCATION:

- All Active Licensees, originally licensed in Kentucky after June 19, 1976 to the present time.
- All Active Licensees obtaining a real estate license AFTER JANUARY 1, 2016, are required to complete a forty-eight (48) hour education program within two (2) years consisting of the following;
  - a) Thirty-Two (32) Hours in the following topics: Three (3) Hours Commission Licensee Compliance course; Six (6) Hours in Agency; Six (6) Hours in Contracts; Three (3) Hours in Finance; Three (3) Hours in Advertising; Three (3) Hours in Disclosure; Three (3) Hours in Fair Housing; Three (3) Hours in Technology & Data Security, Two (2) Hours in Risk Management.
  - b) Sixteen (16) Hours in elective topics approved PLE Elective by KREC and chosen by the licensee from this Elective List:  
RE Auctions; Anti-Trust; Appraisals & Home Inspections; Land Use; Property Rights; Property Mgmt; RE Investments; and Business Planning
- **Reinstated Licensees.** (If you held a Kentucky license, allowed it to cancel, reinstated it, then you are **NOT** considered a first-time licensee. You will be required to meet the continuing education requirement by December 31 of the year you are reinstated.)

### CONTINUING EDUCATION REQUIREMENTS:

- 6 hours of continuing education is required every calendar year.
- 3 hours of the 6 hours must be in an approved legal topic such as: Agency, ANSI, Anti-Trust, Environmental Law, Fair Housing, HUD Settlement Statement, Land Planning & Zoning, Landlord-Tenant Law, Misrepresentation, 1031 Tax Exchanges, & Contract Law (as long as the contract law is not state specific).
- The continuing education calendar year is January 1-December 31.
- The Kentucky Core Course is required once every 4 years.
- NAR requires all active Realtors to take an ETHICS class once every 2 years.

**FIRST TIME CORE REQUIREMENT:** KREC will be adhering to the regulation regarding 1<sup>ST</sup> TIME Core course due dates. The regulation states that a licensee must take the 6 hour KY Core course by the fourth anniversary of their **INITIAL** licensing date. Meaning, NEW licensees will no longer have until 12/31 of their fourth year to take the Core. **This will only effect licensees taking the Core course for the first time.** After their first Core cycle, they will have the regular 12/31 due date as normal.

**LBAR APPROVED ONLINE CE - NEED CE?** IF this schedule doesn't work for you - we have great ONLINE options for YOU! You can access online continuing education courses, which are KREC approved & 100% accredited. Go to [www.lbar.com](http://www.lbar.com), click on education, and follow the prompts.