



Lexington-Bluegrass Association of REALTORS®

Education Class Schedule

UPDATED 1-18-19



TO VERIFY YOUR EDUCATION REQUIREMENTS, PLEASE GO TO WWW.KREC.KY.GOV.

CE = Continuing Education / PLE = Post License Education

| Date | Hours | Course | Description | Cost | Instructor | Credit Hours |
|---|-------------------------|---|---|--|--------------------------|--|
| Wednesday January 23 Education Center | 9:00am to 4:00pm | Kentucky CORE Course | 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 January 24 Education Center | 11:30am to 1:00pm | U2 LUNCHEON How to Start Your Year – Business Planning | YRB Panel. How to Start Your Year – Business Planning. | NO COST | YRB | No CE or PLE |
| Monday January 28 Education Center | 1:00pm to 4:00pm | FLEXMLS: The Basics | Learn more about the FlexMLS system and the features and benefits available to you and your clients. These courses are being taught by a team of LBAR members so you learn direct from practitioners in the field. Please bring your laptop or other device. | No cost to members \$35 for non-members | J.P. Stiliz, | CE: PENDING PLE: PENDING |
| Tuesday January 29 Education Center | 9:00am to 12:00pm | Managing Online Transactions - DOTLOOP | 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. You can bring your laptop or other device. | No cost to members \$35 for non-members | Hunter Morgan DotLoop | CE: 3 Hours Elective PLE: 3 Hours Technology & Data Security |
| Tuesday January 29 Education Center | 1:00pm to 4:00pm | ANSI, Residential Measuring Standards | Designed to prepare the real estate professional to measure and report the square footage of a single family residence in compliance with the American National Standards Institute. Recognized and developed by the Employee Relocation Council, HUD, FannieMae, VA, and NAR, it is the only published, nationally recognized method for measuring houses. | No cost to members \$35 for non-members | Woodrow Wilson | CE: 3 Hours Legal/Law PLE: 3 Hours Elective |

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| Thursday February 7 Education Center | 9:00am to 12:00pm | License Compliance | 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 February 7 Education Center | 1:00pm to 4:00pm | Property Management | 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 |
| Monday February 11 Education Center | 9:00am to 12:00pm | FLEXMLS: The Basics | Learn more about the FlexMLS system and the features and benefits available to you and your clients. These courses are being taught by a team of LBAR members so you learn direct from practitioners in the field. Please bring your laptop or other device. | No cost to members <hr/> \$35 for non-members | Lucy Waterbury | CE: PENDING <hr/> PLE: PENDING |
| Wednesday February 13 Education Center | 9:00am to 12:00pm | Home Inspections: What You Need To Know | This class will familiarize you with what a home inspection is trying to accomplish, help you understand what a home inspection is NOT intended to be and advise you on how to choose a competent home inspector. | No cost to members <hr/> \$35 for non-members | Steve Pruitt | CE: 3 Hours Elective <hr/> PLE: 3 Hours Elective |
| Wednesday February 13 Education Center | 1:00pm to 4:00pm | Ten Things A Closing Attorney Wished Every Agent Knew Before Closing | 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 |
| Tuesday February 19 Education Center | 9:00am to 12:00pm | To Disclose or Not To Disclose | 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 <hr/> \$35 for non-members | Ginny Lawson | CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Disclosure |
| Tuesday February 19 Education Center | 1:00pm to 4:00pm | Code of ETHICS vs. License Law (ETHICS) | This class, which has been approved by the KREC for law credit, gives the licensee a chance to compare the similarities and differences in the code of ethics and the license law. An additional section shows that in many instances the code and law are, in fact, complementary. This class satisfies the NAR 2019-2020 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 |

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| Wednesday February 20 | 9:00am to 12:00pm | Managing Online Transactions - DOTLOOP | 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. You can bring your laptop or other device. | No cost to members <u>\$35 for non-members</u> | Hunter Morgan DotLoop | CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Technology & Data Security |
| Wednesday February 20 | 1:00pm to 4:00pm | Competitive Market Analysis 101 | This class lays the groundwork for the sales licensee to perform credible Competitive Market Analyses or Broker Price Opinions for listings and buyer representation clients. It will also benefit the agent in dealing with appraisal issues on pending contracts. A must for new agents...a great re-fresher and focus activity for seasoned practitioners. | No cost to members <u>\$35 for non-members</u> | Woodrow Wilson | CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Agency |
| Thursday February 21 | 9:00am to 12:00pm | MLS Rapattoni Training | If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hot sheets, to load pictures and attached documents and so much more! You can bring your laptop or other device. | No cost to members <u>\$35 for non-members</u> | Debbie Hamilton | CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Technology & Data Security |
| Thursday February 21 | 1:00pm to 4:00pm | Seller Forms | This class teaches new members how to use all the forms designed for the listing process AND gives seasoned agents a great refresher! | No cost to members <u>\$35 for non-members</u> | Maria Gnas | CE: 3 Hours Legal/law <hr/> <hr/> PLE: 3 Hours Contracts |
| Monday February 25 | 9:00am to 12:00pm | Farming, Marketing & Prospecting Like A Pro | 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 <u>\$35 for non-members</u> | Tara Smith | CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Elective |
| Monday February 25 | 1:00pm to 4:00pm | Real Estate Advertising 101 | 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/> <hr/> PLE: 3 Hours Advertising |
| Wednesday March 6 | 9:00am to 12:00pm | Real Estate Mortgage Fraud | In this course you will learn to recognize a suspicious property transaction, develop a credible "Brokers Price Opinion", distinguish between price and value and recognize a legal flip versus an illegal flip. | No cost to members <u>\$35 for non-members</u> | Larry Disney | CE: 3 Hours Legal/Law <hr/> <hr/> PLE: 3 Hours Finance |

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| Wednesday March 6 Education Center | 1:00pm to 4:00pm | Safety in the Real Estate World | 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 |
| Thursday March 7 Education Center | 9:00am to 4:00pm | Kentucky CORE Course | 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 |
| Monday March 11 Education Center | 9:00am to 12:00pm | HUDOPOLY HUD Contracts – Successfully Selling HUD Homes | 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. | No cost to members <hr/> \$35 for non-members | Cindy Crutcher | CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Finance |
| Monday March 11 Education Center | 1:00pm to 4:00pm | The Buyer & Seller Agency Forms | Learn all there is to know about the Buyer and Seller Agency Forms and when to present to your buyer & seller. Get an understanding that relationships need to be disclosed. | No cost to members <hr/> \$35 for non-members | Cindy Crutcher | CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Agency |
| Tuesday March 12 Education Center | 1:00pm to 4:00pm | FLEXMLS: The Basics | Learn more about the FlexMLS system and the features and benefits available to you and your clients. These courses are being taught by a team of LBAR members so you learn direct from practitioners in the field. Please bring your laptop or other device. | No cost to members <hr/> \$35 for non-members | Stuart Raney, | CE: PENDING <hr/> PLE: PENDING |
| Wednesday March 13 Education Center | 9:00am to 12:00pm | Fair Housing | 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 |
| Wednesday March 13 Education Center | 1:00pm to 4:00pm | Ethics: At The Heart of Doing Real Estate Right (ETHICS) | A refreshing, new and different look at the “Code of Ethics”. There is no such thing as “real estate” ethics. Ethics are ethics. The correlation between the Code and the KREC License Law. Recognize breaches & violations of the Code of Ethics. This class satisfies the NAR 2019-2020 requirement for ethics. | No cost to members <hr/> \$35 for non-members | Jonah Mitchell | CE: 3 Hours Legal/law <hr/> PLE: 2 Hours Risk Mgmt 1 Hour Elective |

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| Thursday March 14 Education Center | 9:30am to 12:00pm | Tax Strategies for The Real Estate Professional | HOW REALTORS CAN CUT 2019 TAXES BY \$2500 OR MORE! Discover simple legal tax-reduction strategies that most self-employed or solo business owners miss out on – plus learn how to audit-proof your return! You have to pay taxes, but you shouldn't have to pay one penny more than the IRS demands – yet most Realtors miss out on thousands in deductions! At the end of the presentation, attendees may choose to purchase Bradford and Company's full education program. Regardless, everyone present will walk away with thousands of dollars in new deductions. | NO COST | Kelly Clark Bradford & Company | No CE or PLE |
| Tuesday March 19 Education Center | 9:00am to 12:00pm | Managing Online Transactions - DOTLOOP | 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. You can bring your laptop or other device. | No cost to members \$35 for non-members | Hunter Morgan DotLoop | CE: 3 Hours Elective PLE: 3 Hours Technology & Data Security |
| Tuesday March 19 Education Center | 1:00pm to 4:00pm | Buyer Forms | This class teaches new members how to use all the forms designed for the buying process AND gives seasoned agents a great refresher! | No cost to members \$35 for non-members | Carole Schoo | CE: 3 Hours Legal/law PLE: 3 Hours Contracts |
| Thursday March 21 Education Center | 9:00am to 12:00pm | Contract Law | This class will cover all of the basic contracts used in real estate...purchase, listing, independent contractor agreements, etc. You will receive tips and advice on how to best complete these agreements. | No cost to members \$35 for non-members | Lee Harris Donahue | CE: 3 Hours Legal/law PLE: 3 Hours Contracts |
| Thursday March 21 Education Center | 1:00pm to 4:00pm | Legalities vs Practicalities | This course outlines the legal situations that arise in day-to-day real estate transactions. Also covers the legal and practical issues that buyers, sellers and agents face and gives suggestions how to deal with these and get to closing or resolution. | No cost to members \$35 for non-members | Lee Harris Donahue | CE: 3 Hours Legal/law PLE: 3 Hours Contracts |
| Monday March 25 Education Center | 11:30am to 1:00pm | U2 LUNCHEON | U2 Luncheon – sponsored by YRB. | NO COST | YRB | No CE or PLE |
| Tuesday March 26 Education Center | 9:00am to 12:00pm | NEW MEMBERS ONLY Association Services & Financing | NEW MEMBERS ONLY! Learn what your association will do for you. Also get basic financing information. | No cost to members Not offered to non-members | Justin Landon & Jesse Hardin | No CE Credit LBAR Orientation |

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| Tuesday March 26 Education Center | 1:00pm to 4:00pm | MLS Rapattoni Training | If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hot sheets, to load pictures and attached documents and so much more! You can bring your laptop or other device. | No cost to members <hr/> \$35 for non-members | Debbie Hamilton | CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security |
| Wednesday March 27 Education Center | 9:00am to 12:00pm | KREC Top 10 Complaints Against Agents | 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 <hr/> PLE: 2 Hours Risk Mgmt 1 Hour Elective |
| Wednesday March 27 Education Center | 1:00pm to 4:00pm | Death, Divorce & Taxes | 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 <hr/> PLE: 3 Hours Elective |
| Thursday March 28 Education Center | 9:00am to 12:00pm | Finance 101 | 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: 3 Hours Finance |
| Thursday March 28 Education Center | 1:00pm to 4:00pm | CSI: Kentucky Commercial Sales Introduction | Most licensees in Kentucky have little education, experience or training for representing buyers and sellers of income producing real estate. But they do it because somebody asks them to. This class will re-orient the residential sales person from "bricks to bucks". | No cost to members <hr/> \$35 for non-members | Woodrow Wilson | CE: 3 Hours Elective <hr/> PLE: 3 Hours Elective |
| Tuesday April 9 Education Center | 9:00am to 12:00pm | Managing Online Transactions - DOTLOOP | 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. You can bring your laptop or other device. | No cost to members <hr/> \$35 for non-members | Hunter Morgan DotLoop | CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security |

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| Tuesday April 9 | 1:00pm to 4:00pm | Competitive Market Analysis 102 | 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 | CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Agency |
| Thursday April 11 | 9:00am to 4:00pm | BROKER CORE Risk Management for BROKERS | Risk Management Course for Brokers. This course was designed specifically for Brokers and provides risk management and best practice tips, along with case studies to illustrate problem areas. Here are just a few of the topics that will be covered in this six-hour program: contract and agency issues, handling your escrow account, KREC complaint and licensing information for Brokers, foreclosures, mortgage fraud, antitrust, office policy and business plan information. This course can take the place of the mandatory required Kentucky CORE Course for Brokers that is required every 4 years from when you had it last. Space is limited to 40. | \$40 for members payable at registration \$60 member walk-ins <hr/> \$75 for non-members | Ginny Lawson | CE: 6 Hours Legal/law |
| Tuesday April 16 | 9:00am to 12:00pm | Bad Boys Whatcha Gonna Do | 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 April 16 | 1:00pm to 4:00pm | Avoiding FSBO Fizzle – Working the For Sale By Owner | 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 <hr/> \$35 for non-members | Doug Myers | CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Elective |
| Wednesday April 17 | 1:00pm to 4:00pm | Opportunities & Advantages of Home Warranty Disclosure | You help your clients make smart choices every day. Saving money and running a household is no small task. A home warranty is a great way to save your buyers from the unexpected expense of home system and appliance breakdowns. It can also help your sellers reduce the risk of home repairs before, during, and after the sale. Learn everything you need to know about offering a Home Warranty. | No cost to members <hr/> \$35 for non-members | Kelley DeGeorge First American Home Warranty | CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Elective |
| Thursday April 18 | 9:00am to 12:00pm | MLS Rapattoni Training | If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hot sheets, to load pictures and attached documents and so much more! You can bring your laptop or other device. | No cost to members <hr/> \$35 for non-members | Debbie Hamilton | CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Technology & Data Security |
| Thursday April 18 | 1:00pm to 4:00pm | License Compliance | KREC mandated New Licensee Compliance Course. | No cost to members <hr/> \$35 for non-members | Rene Rogers | CE: 3 Hours Legal/Law <hr/> <hr/> PLE: 3 Hours Compliance |

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| Monday April 22 | 9:00am to 5:00pm | PSA – Pricing Strategies Advisor - NAR Certification | The NAR PSA – The 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. | \$99 for LBAR Members payable at registration \$125 for non-members payable at registration | Sandy Huwel | CE: 6 Hours (3 legal & 3 elective) PLE: 3 Hours Agency & 3 Hours Elective 8 Broker Hours |
| Tuesday April 23 | 9:00am to 12:00pm | Code of ETHICS vs. License Law (ETHICS) | This class, which has been approved by the KREC for law credit, gives the licensee a chance to compare the similarities and differences in the code of ethics and the license law. An additional section shows that in many instances the code and law are, in fact, complementary. This class satisfies the NAR 2019-2020 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 April 23 | 1:00pm to 4:00pm | A Little of This and A Little of That | This class is designed to discuss unrelated legal issues that licensees deal with frequently in their day-to-day business. | No cost to members \$35 for non-members | Ginny Lawson | CE: 3 Hours Legal/Law PLE: 3 Hours Elective |
| Monday April 29 | 9:00am to 12:00pm | Real Estate Advertising 101 | 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 \$35 for non-members | Tara Smith | CE: 3 Hours Elective PLE: 3 Hours Advertising |
| Monday April 29 | 1:00pm to 4:00pm | Seller Forms | This class teaches new members how to use all the forms designed for the listing process AND gives seasoned agents a great refresher! | No cost to members \$35 for non-members | Tara Smith | CE: 3 Hours Legal/law PLE: 3 Hours Contracts |
| Thursday May 2 | 9:00am to 12:00pm | Finance 102 | GET UPDATED! Learn to distinguish between a conventional and non-conventional loan, understand the dynamics of private mortgage insurance and understand a mortgage payment and the costs of a closed loan transaction. | No cost to members \$35 for non-members | Bryan May | CE: 3 Hours Elective PLE: 3 Hours Finance |

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| Thursday May 2 Education Center | 1:00pm to 4:00pm | The Money Pit | The listing destined to devour someone's life savings! A fast forward through-the-years of experience with homes that are considerably less than perfect. Liability concerns and practical solutions are emphasized, within the appropriate scope of work for licensees. | No cost to members <hr/> \$35 for non-members | Woodrow Wilson | CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Elective |
| Tuesday May 7 Education Center | 9:00am to 12:00pm | MLS Rapattoni Training | If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hotshets, to load pictures and attached documents and so much more! You can bring your laptop or other device. | No cost to members <hr/> \$35 for non-members | Debbie Hamilton | CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Technology & Data Security |
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| Thursday May 9 Education Center | 1:00pm to 4:00pm | Master Commissioner Sales | 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 May 10 Education Center | 9:00am to 12:00pm | Buyer Disclosure | Students will be able to disclose and discuss the steps in the buying process, the licensee's role and duties to the consumer, the entire process to the closing. | No cost to members <hr/> \$35 for non-members | Cindy Crutcher | CE: 3 Hours Legal/law <hr/> <hr/> PLE: 3 Hours Disclosure |
| Friday May 10 Education Center | 1:00pm to 4:00pm | HUDOPOLY HUD Contracts – Successfully Selling HUD Homes | 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. | No cost to members <hr/> \$35 for non-members | Cindy Crutcher | CE: 3 Hours Legal/law <hr/> <hr/> PLE: 3 Hours Finance |
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| Monday & Tuesday May 20 & 21 | 9:00am to 5:00pm | ABR – Accredited Buyers Representative - NAR Designation | 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> | \$175 for LBAR Members payable at registration <hr/> \$200 for non-members payable at registration | Sandy Huwel | CE: 6 Hours Legal/law <hr/> <hr/> PLE: 3 Hours Agency 3 Hours Contracts 2 Hours RM 8 Hours Elective <hr/> <hr/> 16 Broker Hours |
| Thursday May 23 | 11:30am to 1:00pm | U2 LUNCHEON | U2 Luncheon – sponsored by YRB. | NO COST | YRB | No CE or PLE |
| Wednesday June 5 | 9:00am to 12:00pm | MLS Rapattoni Training | If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hotsheets, to load pictures and attached documents and so much more! You can bring your laptop or other device. | No cost to members \$35 for non-members | Debbie Hamilton | CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Technology & Data Security |
| Monday June 10 | 9:00am to 12:00pm | The Buyer & Seller Agency Forms | Get an understanding of the business, personal or family relationship that needs to be disclosed to the buyer or seller. Learn how to fill out the Agency forms, when to present the forms, and be able to explain the forms. | No cost to members \$35 for non-members | Cindy Crutcher | CE: 3 Hours Legal <hr/> <hr/> PLE: 3 Hours Agency |
| Monday June 10 | 1:00pm to 4:00pm | Business Building By Prospecting | Understand the different types of prospecting to be able to build your business! Network to generate leads to grow! | No cost to members \$35 for non-members | Cindy Crutcher | CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Elective |

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| Tuesday June 11 Education Center | 9:00am to 12:00pm | Home Inspections: What You Need To Know | This class will familiarize you with what a home inspection is trying to accomplish, help you understand what a home inspection is NOT intended to be and advise you on how to choose a competent home inspector. | No cost to members <hr/> \$35 for non-members | Steve Pruitt | CE: 3 Hours Elective <hr/> PLE: 3 Hours Elective |
| Tuesday June 11 Education Center | 1:00pm to 4:00pm | Ten Things A Closing Attorney Wished Every Agent Knew Before Closing | 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 |
| Wednesday June 12 Education Center | 9:00am to 12:00pm | Managing Online Transactions - DOTLOOP | 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. You can bring your laptop or other device. | No cost to members <hr/> \$35 for non-members | Hunter Morgan DotLoop | CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security |
| Wednesday June 12 Education Center | 1:00pm to 4:00pm | Competitive Market Analysis 101 | This class lays the groundwork for the sales licensee to perform credible Competitive Market Analyses or Broker Price Opinions for listings and buyer representation clients. It will also benefit the agent in dealing with appraisal issues on pending contracts. A must for new agents...a great re-fresher and focus activity for seasoned practitioners. | No cost to members <hr/> \$35 for non-members | Woodrow Wilson | CE: 3 Hours Elective <hr/> PLE: 3 Hours Agency |
| Thursday June 13 Education Center | 9:00am to 12:00pm | Safety in the Real Estate World | 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 |
| Thursday June 13 Education Center | 1:00pm to 4:00pm | Let's Make A Deal – The Purchase Contract | NEW CLASS! Become proficient on each section of the Offer to Purchase. Learn to identify your agency role and be able to incorporate all other necessary/required forms into the offer to purchase. Learn the do's and don'ts when presenting multiple offers. | No cost to members <hr/> \$35 for non-members | Maria Gnas | CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Contracts |
| Friday June 14 Education Center | 9:00am to 12:00pm | To Disclose or Not To Disclose | 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 <hr/> \$35 for non-members | Ginny Lawson | CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Disclosure |

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| Friday June 14 Education Center | 1:00pm to 4:00pm | Law of Agency | 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 |
| Monday June 17 Education Center | 9:00am to 12:00pm | Real Estate Advertising 101 | 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/> <hr/> PLE: 3 Hours Advertising |
| Monday June 17 Education Center | 1:00pm to 4:00pm | Buyer Forms | This class teaches new members how to use all the forms designed for the buying process AND gives seasoned agents a great refresher! | No cost to members <hr/> \$35 for non-members | Linda Wiley | CE: 3 Hours Legal/law <hr/> <hr/> PLE: 3 Hours Contracts |
| Tuesday June 18 Education Center | 9:00am to 12:00pm | License Compliance | KREC mandated New Licensee Compliance Course. | No cost to members <hr/> \$35 for non-members | Ginny Lawson | CE: 3 Hours Legal/Law <hr/> <hr/> PLE: 3 Hours Compliance |
| Tuesday June 18 Education Center | 1:00pm to 4:00pm | Code of ETHICS vs. License Law (ETHICS) | This class, which has been approved by the KREC for law credit, gives the licensee a chance to compare the similarities and differences in the code of ethics and the license law. An additional section shows that in many instances the code and law are, in fact, complementary. This class satisfies the NAR 2019-2020 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 |
| Wednesday June 19 Education Center | 9:00am to 12:00pm | 1031 Tax Exchanges | 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 <hr/> \$35 for non-members | Jennifer Fields | CE: 3 Hours Legal/Law <hr/> <hr/> PLE: 3 Hours Finance |
| Wednesday June 19 Education Center | 1:00pm to 4:00pm | Bullet Proofing the Real Estate Closing | 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 <hr/> <hr/> PLE: 3 Hours Elective |

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| Thursday June 20 | 9:00am to 12:00pm | Closing Time Hazards | NEW CLASS! This class will offer information regarding consumer protection from unwanted financial consequences by resolving issues that arise before, during and after closing. Will identify the most disruptive closing issues and initiate standard operating procedures to prevent closing delays. | No cost to members \$35 for non-members | Jonah Mitchell | CE: 3 Hours Legal/Law <hr/> <hr/> PLE: 3 Hours Elective |
| Thursday June 20 | 1:00pm to 4:00pm | Fair Housing | 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 \$35 for non-members | Jonah Mitchell | CE: 3 Hours Legal/law <hr/> <hr/> PLE: 3 Hours Fair Housing |
| Tuesday & Wednesday June 25 & 26 | 9:00am to 5:00pm | SRES – Seniors Real Estate Specialist - NAR Designation | 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 counsel 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. | \$199 for LBAR Members payable at registration <hr/> \$225 for non-members payable at registration | Art Reed | CE: 6 Hours Legal/law <hr/> <hr/> PLE: 1 Finance/ 1 Fair Hsing/ 1 Risk Mgmt/ 6 Elective <hr/> <hr/> 16 Broker Hours |
| Wednesday July 10 | 9:00am to 12:00pm | MLS Rapattoni Training | If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hotshets, to load pictures and attached documents and so much more! You can bring your laptop or other device. | No cost to members \$35 for non-members | Debbie Hamilton | CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Technology & Data Security |
| Thursday July 11 | 9:00am to 12:00pm | Kentucky License Law | This class will thoroughly address all Kentucky License Laws. You will learn how to comply and Lee will give real-life examples of actual cases and complaints. | No cost to members \$35 for non-members | Lee Harris Donahue | CE: 3 Hours Legal/law <hr/> <hr/> PLE: 2 Hours Risk Mgmt 1 Hour Elective |
| Thursday July 11 | 1:00pm to 4:00pm | Unique Real Estate Laws and Advice | This class will cover interesting and unique real estate issues that can arise in day-to-day practice. You will receive tips and strategies to deal with these unique situations and please your clients. | No cost to members \$35 for non-members | Lee Harris Donahue | CE: 3 Hours Legal/law <hr/> <hr/> PLE: 3 Hours Elective |

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| Tuesday July 16 Education Center | 9:00am to 4:00pm | Kentucky CORE Course | 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 | Ginny Lawson | CE: 6 Hours Legal/law |
| Thursday July 18 Education Center | 9:00am to 12:00pm | Managing Online Transactions - DOTLOOP | 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. You can bring your laptop or other device. | No cost to members <hr/> \$35 for non-members | Hunter Morgan DotLoop | CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Technology & Data Security |
| Thursday July 18 Education Center | 1:00pm to 4:00pm | Finance 103 Low Down Payment Financing – Government Loans | 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/> <hr/> PLE: 3 Hours Finance |
| Monday July 22 Education Center | 11:30am to 1:00pm | U2 LUNCHEON | U2 Luncheon – sponsored by YRB. | NO COST | YRB | No CE or PLE |
| Tuesday July 23 Education Center | 9:00am to 12:00pm | Property Management | 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/> <hr/> PLE: 3 Hours Elective |
| Tuesday July 23 Education Center | 1:00pm to 4:00pm | Ethics: At The Heart of Doing Real Estate Right (ETHICS) | A refreshing, new and different look at the “Code of Ethics”. There is no such thing as “real estate” ethics. Ethics are ethics. The correlation between the Code and the KREC License Law. Recognize breaches & violations of the Code of Ethics. This class satisfies the NAR 2019-2020 requirement for ethics. | No cost to members <hr/> \$35 for non-members | Jonah Mitchell | CE: 3 Hours Legal/law <hr/> <hr/> PLE: 2 Hours Risk Mgmt 1 Hour Elective |
| Thursday July 25 Education Center | 9:00am to 12:00pm | You Before Me – Demystifying Fiduciary Duties | 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 <hr/> \$35 for non-members | Doug Myers | CE: 3 Hours Legal/Law <hr/> <hr/> PLE: 3 Hours Agency |

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| Thursday July 25 Education Center | 1:00pm to 4:00pm | Expireds – Like Catching Fish in a Barrel | 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/> PLE: 3 Hours Elective |
| Tuesday July 30 Education Center | 9:00am to 12:00pm | Real Estate Mortgage Fraud | In this course you will learn to recognize a suspicious property transaction, develop a credible “Brokers Price Opinion”, distinguish between price and value and recognize a legal flip versus an illegal flip. | No cost to members <hr/> \$35 for non-members | Larry Disney | CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Finance |
| Wednesday July 31 Education Center | 9:00am to 5:00pm | MRP – Military Relocation Professional - NAR Certification | 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. | \$99 for LBAR Members payable at registration <hr/> \$125 for non-members payable at registration | Art Reed | CE: 6 Hours (3 legal & 3 elective) <hr/> PLE: 6 Hours Elective <hr/> 7 Broker Hours |
| Tuesday August 13 Education Center | 9:00am to 12:00pm | MLS Rapattoni Training | If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hot sheets, to load pictures and attached documents and so much more! You can bring your laptop or other device. | No cost to members <hr/> \$35 for non-members | Debbie Hamilton | CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security |
| Tuesday August 13 Education Center | 1:00pm to 4:00pm | ANSI, Residential Measuring Standards | Designed to prepare the real estate professional to measure and report the square footage of a single family residence in compliance with the American National Standards Institute. Recognized and developed by the Employee Relocation Council, HUD, FannieMae, VA, and NAR, it is the only published, nationally recognized method for measuring houses. | No cost to members <hr/> \$35 for non-members | Woodrow Wilson | CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Elective |
| Thursday August 15 Education Center | 9:00am to 12:00pm | Code of ETHICS vs. License Law (ETHICS) | This class, which has been approved by the KREC for law credit, gives the licensee a chance to compare the similarities and differences in the code of ethics and the license law. An additional section shows that in many instances the code and law are, in fact, complementary. This class satisfies the NAR 2019-2020 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 |
| Thursday August 15 Education Center | 1:00pm to 4:00pm | Get An “A” in Risk Reduction | This class reviews the laws dealing with advertising, anti-trust, alcohol, and agency. The advertising section includes the license law and federal laws on truth-in-lending and fair housing. NAR's anti-trust video will be shown with a discussion on anti-trust to follow. Alcohol, as it relates to serving it to clients not drinking it, will be briefly explored. Risk reduction will be included in each section. | No cost to members <hr/> \$35 for non-members | Ginny Lawson | CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Elective |

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| Tuesday & Wednesday August 20 & 21 | 9:00am to 5:00pm | SRS – Seller Representative Specialist - NAR Designation | The NAR SRS Designation is the premier credential in Seller Representation. Whether you are new to the industry or a seasoned veteran, the SRS Course will redefine your “normal” and reinvent the way you represent sellers. Come learn tips and tools that will equip you to list in today’s marketplace. It is designed to elevate professional standards and enhance personal performance. Students learn to increase listings and grow their business, demonstrate and communicate their value package to seller clients, understand and apply the Code of Ethics and Standards of Practice, understand and comply with state license laws when representing sellers and understand and apply methods, tools and techniques to provide the support and services that sellers want and need. Yearly dues are \$99. <i>You need this SRS Designation Course and an SRS Elective Course to complete all education needed for the SRS Designation.</i> | \$175 for LBAR Members payable at registration \$200 for non-members payable at registration | Marlene Burkhart | CE: 6 Hours Legal/law PLE: 6 Hours Elective 16 Broker Hours |
| Thursday August 22 | 9:00am to 12:00pm | Seller Forms | This class teaches new members how to use all the forms designed for the listing process AND gives seasoned agents a great refresher! | No cost to members \$35 for non-members | Maria Gnas | CE: 3 Hours Legal/law PLE: 3 Hours Contracts |
| Thursday August 22 | 1:00pm to 4:00pm | Managing Online Transactions - DOTLOOP | 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. You can bring your laptop or other device. | No cost to members \$35 for non-members | Hunter Morgan DotLoop | CE: 3 Hours Elective PLE: 3 Hours Technology & Data Security |
| Tuesday August 27 | 9:00am to 5:00pm | At Home With Diversity – NAR Certification | At Home With Diversity (AHWD) is an NAR certification program designed to present a picture of the changing face of the real estate industry. Since 1998, the At Home With Diversity program has prepared over 20,000 REALTORS® to work effectively with and within today’s increasingly diverse pool of homebuyers. This course is a 6-hour class that addresses the topics of diversity, fair housing and business planning development. After successfully completing the course, REALTORS® are eligible to apply for the official AHWD certification, which conveys to clients they’re working with a dynamic real estate professional with expertise that transcends cultural barriers. Instructor is Art Reed. Can be used as ABR & SRS elective. | \$99 for LBAR Members payable at registration \$125 for non-members payable at registration | Art Reed | CE: 3 Hours Legal/Law PLE: 3 Hours Fair Housing 3 Hours Elective 8 Broker Hours |
| Wednesday September 4 | 9:00am to 12:00pm | MLS Rapattoni Training | If you can’t compute, you can’t compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hot sheets, to load pictures and attached documents and so much more! You can bring your laptop or other device. | No cost to members \$35 for non-members | Debbie Hamilton | CE: 3 Hours Elective PLE: 3 Hours Technology & Data Security |

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| Thursday September 5 | 9:00am to 4:00pm | Kentucky CORE Course | 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 | Jonah Mitchell | CE: 6 Hours Legal/law |
| Monday September 9 | 9:00am to 12:00pm | Finance 103 Low Down Payment Financing – Government Loans | 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 |
| Monday September 9 | 1:00pm to 4:00pm | License Compliance | KREC mandated New Licensee Compliance Course. | No cost to members <hr/> \$35 for non-members | Rene Rogers | CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Compliance |
| Tuesday September 10 | 9:00am to 12:00pm | Managing Online Transactions - DOTLOOP | 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. You can bring your laptop or other device. | No cost to members <hr/> \$35 for non-members | Hunter Morgan DotLoop | CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security |
| Tuesday September 10 | 1:00pm to 4:00pm | Buyer Forms | This class teaches new members how to use all the forms designed for the buying process AND gives seasoned agents a great refresher! | No cost to members <hr/> \$35 for non-members | Carole Schoo | CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Contracts |
| Wednesday September 11 | 9:00am to 12:00pm | Safety in the Real Estate World | 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 |
| Wednesday September 11 | 1:00pm to 4:00pm | Competitive Market Analysis 102 | 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 | CE: 3 Hours Elective <hr/> PLE: 3 Hours Agency |

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| Thursday September 12 Education Center | 9:00am to 12:00pm | Keep Your Contracts From Exploding... Before, During and After the Closing! | 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/> PLE: 3 Hours Contracts |
| Thursday September 12 Education Center | 1:00pm to 4:00pm | Oh No! What Did I Do Wrong This Time! | 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 |
| Friday September 13 Education Center | 9:00am to 12:00pm | HUDOPOLY HUD Contracts - Successfully Selling HUD Homes | 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. | No cost to members <hr/> \$35 for non-members | Cindy Crutcher | CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Finance |
| Friday September 13 Education Center | 1:00pm to 4:00pm | Buyer Disclosure | Students will be able to disclose and discuss the steps in the buying process, the licensee's role and duties to the consumer, the entire process to the closing. | No cost to members <hr/> \$35 for non-members | Cindy Crutcher | CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Disclosure |
| Monday September 16 Education Center | 9:00am to 12:00pm | Farming, Marketing & Prospecting Like A Pro | 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 |
| Monday September 16 Education Center | 1:00pm to 4:00pm | Real Estate Advertising 101 | 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 17 Education Center | 9:00am to 12:00pm | Fair Housing | 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 |

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| Tuesday September 17 Education Center | 1:00pm to 4:00pm | Ethics: At The Heart of Doing Real Estate Right (ETHICS) | A refreshing, new and different look at the "Code of Ethics". There is no such thing as "real estate" ethics. Ethics are ethics. The correlation between the Code and the KREC License Law. Recognize breaches & violations of the Code of Ethics. This class satisfies the NAR 2019-2020 requirement for ethics. | No cost to members <hr/> \$35 for non-members | Jonah Mitchell | CE: 3 Hours Legal/law <hr/> PLE: 2 Hours Risk Mgmt 1 Hour Elective |
| Wednesday September 18 Education Center | 9:00am to 12:00pm | Home Inspections: What You Need To Know | This class will familiarize you with what a home inspection is trying to accomplish, help you understand what a home inspection is NOT intended to be and advise you on how to choose a competent home inspector. | No cost to members <hr/> \$35 for non-members | Steve Pruitt | CE: 3 Hours Elective <hr/> PLE: 3 Hours Elective |
| Wednesday September 18 Education Center | 1:00pm to 4:00pm | Ten Things A Closing Attorney Wished Every Agent Knew Before Closing | 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 19 Education Center | 9:00am to 12:00pm | Unique Real Estate Laws and Advice | This class will cover interesting and unique real estate issues that can arise in day-to-day practice. You will receive tips and strategies to deal with these unique situations and please your clients. | No cost to members <hr/> \$35 for non-members | Lee Harris Donahue | CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Elective |
| Thursday September 19 Education Center | 1:00pm to 4:00pm | Legalities vs Practicalities | This course outlines the legal situations that arise in day-to-day real estate transactions. Also covers the legal and practical issues that buyers, sellers and agents face and gives suggestions how to deal with these and get to closing or resolution. | No cost to members <hr/> \$35 for non-members | Lee Harris Donahue | CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Contracts |
| Monday & Tuesday September 23 & 24 Education Center | 9:00am to 5:00pm | RENE – Real Estate Negotiation Expert – NAR Certification | NAR RENE – Real Estate Negotiation Expert Certification – is the FIRST and ONLY negotiation certification recognized by The National Association of Realtors. Real estate professional encounter all sorts of people, personalities, situations, behind the scenes issues, and adverse and competing objectives of the parties. This 2 day course will provide the skills professionals need to master so they can deal with the above to effectively advocate for their clients. One time application fee of \$159. No annual dues. <i>Can be used as an ABR or SRS Elective Course to complete all education needed for the ABR or SRS Designation.</i> | \$175 for LBAR Members payable at registration <hr/> \$200 for non-members payable at registration | Sandy Huwel | CE: 6 Hours Elective <hr/> PLE: 6 Hours Elective <hr/> 16 Broker Hours |

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| Thursday September 26 | 9:00am to 4:00pm | BROKER CORE Risk Management for BROKERS | Risk Management Course for Brokers. This course was designed specifically for Brokers and provides risk management and best practice tips, along with case studies to illustrate problem areas. Here are just a few of the topics that will be covered in this six-hour program: contract and agency issues, handling your escrow account, KREC complaint and licensing information for Brokers, foreclosures, mortgage fraud, antitrust, office policy and business plan information. This course can take the place of the mandatory required Kentucky CORE Course for Brokers that is required every 4 years from when you had it last. Space is limited to 40. | \$40 for members payable at registration \$60 member walk-ins <hr/> \$75 for non-members | Ginny Lawson | CE: 6 Hours Legal/law |
| Tuesday October 1 | 9:00am to 12:00pm | MLS Rapattoni Training | If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hot sheets, to load pictures and attached documents and so much more! You can bring your laptop or other device. | No cost to members <hr/> \$35 for non-members | Debbie Hamilton | CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security |
| Tuesday October 1 | 1:00pm to 4:00pm | Opportunities & Advantages of Home Warranty Disclosure | You help your clients make smart choices every day. Saving money and running a household is no small task. A home warranty is a great way to save your buyers from the unexpected expense of home system and appliance breakdowns. It can also help your sellers reduce the risk of home repairs before, during, and after the sale. Learn everything you need to know about offering a Home Warranty. | No cost to members <hr/> \$35 for non-members | Kelley DeGeorge First American Home Warranty | CE: 3 Hours Elective <hr/> PLE: 3 Hours Elective |
| Thursday October 3 | 11:30am to 1:00pm | U2 LUNCHEON | U2 Luncheon – sponsored by YRB. | NO COST | YRB | No CE or PLE |
| Tuesday October 15 | 9:00am to 4:00pm | Kentucky CORE Course | 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 | Ginny Lawson | CE: 6 Hours Legal/law |
| Wednesday October 16 | 9:00am to 12:00pm | Let's Make A Deal – The Purchase Contract | NEW CLASS! Become proficient on each section of the Offer to Purchase. Learn to identify your agency role and be able to incorporate all other necessary/required forms into the offer to purchase. Learn the do's and don'ts when presenting multiple offers. | No cost to members <hr/> \$35 for non-members | Maria Gnass | CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Contracts |

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| Wednesday October 16 | 1:00pm to 4:00pm | Managing Online Transactions - DOTLOOP | 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. You can bring your laptop or other device. | No cost to members <u>\$35 for non-members</u> | Hunter Morgan DotLoop | CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Technology & Data Security |
| Thursday October 17 | 9:00am to 12:00pm | Bad Boys Whatcha Gonna Do | 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 <u>\$35 for non-members</u> | Doug Myers | CE: 3 Hours Legal/Law <hr/> <hr/> PLE: 3 Hours Disclosure |
| Thursday October 17 | 1:00pm to 4:00pm | Avoiding FSBO Fizzle – Working the For Sale By Owner | 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 <u>\$35 for non-members</u> | Doug Myers | CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Elective |
| Tuesday October 22 | 9:00am to 12:00pm | Real Estate Mortgage Fraud | In this course you will learn to recognize a suspicious property transaction, develop a credible "Brokers Price Opinion", distinguish between price and value and recognize a legal flip versus an illegal flip. | No cost to members <u>\$35 for non-members</u> | Larry Disney | CE: 3 Hours Legal/Law <hr/> <hr/> PLE: 3 Hours Finance |
| Tuesday October 22 | 1:00pm to 4:00pm | Res. Environmental Issues, Ethics & Competence for RE Licensees | This class explores front page headline environmental issues in light of the professional obligations of real estate licensees. With an emphasis on liability containment, the course is both a review of issues, terminology, and hazards as well as an exploration of the agent's responsibility to competent and ethical service. | No cost to members <u>\$35 for non-members</u> | Woodrow Wilson | CE: 3 Hours Legal/Law <hr/> <hr/> PLE: 3 Hours Elective |
| Thursday October 24 | 9:00am to 12:00pm | Legal Odds and Ends | This class discusses several unrelated, but important issues for the practical agent. Licensee liability issues are addressed in the areas of earnest money deposits, broker's escrow account, dry closings, funds escrowed at closing, predatory lending, contacts and misrepresentation/fraud. The final section of the class deals with insurance issues – if an agent is going to be liable, he/she needs to understand insurance. | No cost to members <u>\$35 for non-members</u> | Ginny Lawson | CE: 3 Hours Legal/Law <hr/> <hr/> PLE: 3 Hours Elective |
| Thursday October 24 | 1:00pm to 4:00pm | Code of ETHICS vs. License Law (ETHICS) | This class, which has been approved by the KREC for law credit, gives the licensee a chance to compare the similarities and differences in the code of ethics and the license law. An additional section shows that in many instances the code and law are, in fact, complementary. This class satisfies the NAR 2019-2020 requirement for ethics. | No cost to members <u>\$35 for non-members</u> | Ginny Lawson | CE: 3 Hours Legal/law <hr/> <hr/> PLE: 2 Hours Risk Mgmt 1 Hour Elective |

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| Tuesday October 29 Education Center | 9:00am to 12:00pm | Death, Divorce & Taxes | 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 <hr/> PLE: 3 Hours Elective |
| Tuesday October 29 Education Center | 1:00pm to 4:00pm | Representing the Real Estate Investor | This course will educate agents so that they can expertly guide their clients on the safest way to get into investment real estate. | No cost to members <hr/> \$35 for non-members | Jennifer Fields | CE: 3 Hours Legal/law <hr/> PLE: 2 Hours Risk Mgmt 1 Hour Elective |
| Tuesday November 5 Education Center | 9:00am to 12:00pm | Seller Forms | This class teaches new members how to use all the forms designed for the listing process AND gives seasoned agents a great refresher! | No cost to members <hr/> \$35 for non-members | Linda Wiley | CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Contracts |
| Tuesday November 5 Education Center | 1:00pm to 4:00pm | Managing Online Transactions - DOTLOOP | 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. You can bring your laptop or other device. | No cost to members <hr/> \$35 for non-members | Hunter Morgan DotLoop | CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security |
| Wednesday November 6 Education Center | 9:00am to 4:00pm | Kentucky CORE Course | 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 | Jonah Mitchell | CE: 6 Hours Legal/law |
| Thursday November 7 Education Center | 9:00am to 12:00pm | License Compliance | KREC mandated New Licensee Compliance Course. | No cost to members <hr/> \$35 for non-members | Rene Rogers | CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Compliance |

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| Tuesday November 12 Education Center | 9:00am to 12:00pm | Home Inspections: What You Need To Know | This class will familiarize you with what a home inspection is trying to accomplish, help you understand what a home inspection is NOT intended to be and advise you on how to choose a competent home inspector. | No cost to members <hr/> \$35 for non-members | Steve Pruitt | CE: 3 Hours Elective <hr/> PLE: 3 Hours Elective |
| Tuesday November 12 Education Center | 1:00pm to 4:00pm | Ten Things A Closing Attorney Wished Every Agent Knew Before Closing | 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 |
| Wednesday November 13 Education Center | 9:00am to 12:00pm | Safety in the Real Estate World | 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 |
| Wednesday November 13 Education Center | 1:00pm to 4:00pm | How to Measure Anything – BOMA Commercial/Industrial/E tc. | An introduction to measurement standards for all types of buildings. Interested in learning the How-To on measuring office buildings, industrial buildings, multi-unit residential buildings, retail and more? This is the class for you!! | No cost to members <hr/> \$35 for non-members | Woodrow Wilson | CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Elective |
| Thursday November 14 Education Center | 9:00am to 12:00pm | You Before Me – Demystifying Fiduciary Duties | 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 <hr/> \$35 for non-members | Doug Myers | CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Agency |
| Thursday November 14 Education Center | 1:00pm to 4:00pm | Bad Boys Whatcha Gonna Do | 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/> PLE: 3 Hours Disclosure |
| Tuesday November 19 Education Center | 9:00am to 12:00pm | MLS Rapattoni Training | If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hotshets, to load pictures and attached documents and so much more! You can bring your laptop or other device. | No cost to members <hr/> \$35 for non-members | Debbie Hamilton | CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security |

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| Wednesday November 20 Education Center | 9:00am to 12:00pm | Finance 102 | GET UPDATED! Learn to distinguish between a conventional and non-conventional loan, understand the dynamics of private mortgage insurance and understand a mortgage payment and the costs of a closed loan transaction. | No cost to members <hr/> \$35 for non-members | Bryan May | CE: 3 Hours Elective <hr/> PLE: 3 Hours Finance |
| Thursday November 21 Education Center | 9:00am to 12:00pm | Legalities vs Practicalities | This course outlines the legal situations that arise in day-to-day real estate transactions. Also covers the legal and practical issues that buyers, sellers and agents face and gives suggestions how to deal with these and get to closing or resolution. | No cost to members <hr/> \$35 for non-members | Lee Harris Donahue | CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Contracts |
| Thursday November 21 Education Center | 1:00pm to 4:00pm | Unique Real Estate Laws and Advice | This class will cover interesting and unique real estate issues that can arise in day-to-day practice. You will receive tips and strategies to deal with these unique situations and please your clients. | No cost to members <hr/> \$35 for non-members | Lee Harris Donahue | CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Elective |
| Tuesday November 26 Education Center | 9:00am to 12:00pm | Ethics: At The Heart of Doing Real Estate Right (ETHICS) | A refreshing, new and different look at the "Code of Ethics". There is no such thing as "real estate" ethics. Ethics are ethics. The correlation between the Code and the KREC License Law. Recognize breaches & violations of the Code of Ethics. This class satisfies the NAR 2019-2020 requirement for ethics. | No cost to members <hr/> \$35 for non-members | Jonah Mitchell | CE: 3 Hours Legal/law <hr/> PLE: 2 Hours Risk Mgmt 1 Hour Elective |
| Tuesday November 26 Education Center | 1:00pm to 4:00pm | Fair Housing | 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 |
| Tuesday December 3 Education Center | 9:00am to 12:00pm | Real Estate Mortgage Fraud | In this course you will learn to recognize a suspicious property transaction, develop a credible "Brokers Price Opinion", distinguish between price and value and recognize a legal flip versus an illegal flip. | No cost to members <hr/> \$35 for non-members | Larry Disney | CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Finance |
| Tuesday December 3 Education Center | 1:00pm to 4:00pm | Managing Online Transactions - DOTLOOP | 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. You can bring your laptop or other device. | No cost to members <hr/> \$35 for non-members | Hunter Morgan DotLoop | CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security |

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| Wednesday December 4 | 9:00am to 4:00pm | Kentucky CORE Course | 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 | Ginny Lawson | CE: 6 Hours Legal/law |
| Thursday December 5 | 9:00am to 12:00pm | 1031 Tax Exchanges | 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 <hr/> \$35 for non-members | Jennifer Fields | CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Finance |
| Thursday December 5 | 1:00pm to 4:00pm | Presenting Multiple Offers & Agency Forms | Learn the "how-to's" in presenting multiple offers. And get updated on Agency. | No cost to members <hr/> \$35 for non-members | Jennifer Fields | CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Contracts |
| Friday December 6 | 9:00am to 12:00pm | HUDOPOLY HUD Contracts – Successfully Selling HUD Homes | 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. | No cost to members <hr/> \$35 for non-members | Cindy Crutcher | CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Finance |
| Friday December 6 | 1:00pm to 4:00pm | Consumer Guide to Agency & The Seller Disclosure | Class will be discussing the Consumer Guide to Agency and the Seller Disclosure. | No cost to members <hr/> \$35 for non-members | Cindy Crutcher | CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Agency |
| Monday December 9 | 9:00am to 12:00pm | Buyer Forms | This class teaches new members how to use all the forms designed for the buying process AND gives seasoned agents a great refresher! | No cost to members <hr/> \$35 for non-members | Tara Smith | CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Contracts |
| Monday December 9 | 1:00pm to 4:00pm | Real Estate Advertising 101 | 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 |

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| Tuesday December 10 | 9:00am to 12:00pm | MLS Rapattoni Training | If you can't compute, you can't compete! Learn how to maneuver in the MLS system. Learn to use a variety of powerful searches to find listings efficiently. Build a database of contacts and save multiple sets of search criteria for your prospects. Track contact info, dates and comments on properties shown and even tasks and appointments. Plot a radius search. Select from several CMA options. Learn hotsheets, to load pictures and attached documents and so much more! You can bring your laptop or other device. | No cost to members <hr/> \$35 for non-members | Debbie Hamilton | CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Technology & Data Security |
| Tuesday December 10 | 1:00pm to 4:00pm | ANSI, Residential Measuring Standards | Designed to prepare the real estate professional to measure and report the square footage of a single family residence in compliance with the American National Standards Institute. Recognized and developed by the Employee Relocation Council, HUD, FannieMae, VA, and NAR, it is the only published, nationally recognized method for measuring houses. | No cost to members <hr/> \$35 for non-members | Woodrow Wilson | CE: 3 Hours Legal/Law <hr/> <hr/> PLE: 3 Hours Elective |
| Thursday December 12 | 9:00am to 12:00pm | Finance 103 Low Down Payment Financing – Government Loans | 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/> <hr/> PLE: 3 Hours Finance |
| Monday December 16 | 9:00am to 4:00pm | Kentucky CORE Course | 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 | Ginny Lawson | CE: 6 Hours Legal/law |
| Tuesday December 17 | 9:00am to 12:00pm | Common Problems that Lead to RE Jail | 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/> <hr/> PLE: 3 Hours Elective |
| Tuesday December 17 | 1:00pm to 4:00pm | Code of ETHICS vs. License Law (ETHICS) | This class, which has been approved by the KREC for law credit, gives the licensee a chance to compare the similarities and differences in the code of ethics and the license law. An additional section shows that in many instances the code and law are, in fact, complementary. This class satisfies the NAR 2019-2020 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 |
| Thursday December 19 | 9:00am to 12:00pm | Latest Do's and Don'ts: Drones/Scams/Tenant Rights | Get the latest do's and don'ts regarding Drones – Scams – Tenant Rights. | No cost to members <hr/> \$35 for non-members | Jonah Mitchell | CE: 3 Hours Legal/law <hr/> <hr/> PLE: 3 Hours Elective |

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| <p>Thursday December 19</p> <p>Education Center</p> | <p>1:00pm to 4:00pm</p> | <p>Breaking News Not The Rules</p> | <p>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.</p> | <p>No cost to members <hr/>\$35 for non-members</p> | <p>Jonah Mitchell</p> | <p>CE: 3 Hours Legal/law</p> <hr/> <p>PLE: 2 Hours Risk Mgmt & 1 Hour Elective</p> |
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TO VERIFY YOUR EDUCATION REQUIREMENTS PLEASE GO TO 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 thru email at janice@lbar.com or 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 or janice@lbar.com to cancel your registration for a course. *The no-show fee is NOT waived due to inclement weather – if the instructor can make it, LBAR will hold class.*

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. YOU MUST TAKE AN ETHICS CLASS IN EITHER 2019 OR 2020.**

FIRST TIME CORE REQUIREMENT: KREC will be adhering to the regulation regarding 1ST 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 affect 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, click on education, and follow the prompts.