

## REQUIRED COURSES FOR NEW LICENSEES

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- > If you were initially licensed on December 1, 2007 or later, to renew
- > your license in 2010 you will need to complete a required course for
- > new licensees during the 2008-2010 renewal period. Many of the
- > currently offered courses have been "approved for continuing
- > education" for PA licensees, **THEY WILL NOT** fulfill this continuing
- > education requirement for new licensees. If you have questions
- > regarding continuing education contact GHRI at (717) 364-3205.
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- > The required courses are open to all REALTORS® for continuing
- > education credits for the cycle ending May 31, 2010. This is an
- > excellent review course for all REALTORS®. Protect yourself and your
- > clients with proper documentation.
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- > Practical Module: **Practical Knowledge for the Residential Real Estate**
- > **Professional** Wednesday, October 21, 2009 from 8:30 a.m. - 4:30 p.m.
- > This seven hour residential module is designed to enable the
- > salesperson licensee to provide the highest level of professional
- > services to consumers in residential transactions. This is part tow of
- > the Real Estate Commission required courses for agents licensed after December 1, 2007.
- > Excellent review course for all REALTORS®. Protect yourself and your
- > clients with proper documentation. Real Estate Professionals will learn:
- > Agreement of Sale, Types of Construction, Land Development, Home
- > Inspections and Warranties, Mortgage Information, Foreclosure and
- > Short Sales, Fair Housing and Uniform Construction Code and Zoning.
- > Tuition: \$75. Approved for 7.0 Hours of PA C.E. Contact GHRI at (717)
- > 364-3205 to register.
- > \*Meets the Pennsylvania Real Estate Commission requirement for
- > REALTORS® licensed after December 1, 2007
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- > **Dollars and Sense - Understanding Financing and RESPA**© Friday, October
- > 23, 2009 from 8:30 a.m. - 12:00 p.m.
- > Students will gain an understanding of financing basics and the new
- > RESPA regulations that will go into effect January 2010. Students will
- > also be able to: Recognize and differentiate the types of residential
- > financing available; Financially qualify a prospect for a variety of
- > loan programs; Explain to the consumer the application and approval
- > processes of a residential mortgage loan, and Evaluate different loan
- > programs with the consumer, and help the consumer make an informed
- > decision by evaluating APR, closing costs, ratios, cash needed and
- > other terms and conditions of the loan.
- > Tuition: \$45. Approved for 3.5 Hours of PA C.E. Contact GHRI at (717)
- > 364-3205 to register.
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- > **Short Sales 101: An Introduction to Short Sales** in PA Friday, October 23, 2009 from 1:00 p.m. - 4:30 p.m.
- > This course will detail what a short sale is and relate applicable laws to actual practice in Pennsylvania. At the end of the course students will be able to: Define what a short sale is, Relate applicable laws to practice in Pennsylvania, Identify the steps involved in a foreclosure, Explain the short sale transaction process, Provide services to protect the seller client, and Provide services to protect the buyer client.
- > Tuition: \$45. Approved for 3.5 Hours of PA C.E. Contact GHRI at (717) 364-3205 to register.
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- > **Important Legal Elements of the Real Estate Transaction Friday,** October 30, 2009 from 8:30 a.m. - 4:30 p.m.
- > Join Jim Goldsmith as he explains the Top 10 Common Mistakes to Avoid in a Residential Agreement of Sale. Students will understand how failing to understand the legal elements of a real estate transaction could adversely affect a sale. Students will learn: Failure to know what you don't know, Failure to properly address title issues, Failure to appreciate the time constraints imposed by the Agreement of Sale, Failure to stay current with the laws that affect residential transactions, and Failure to differentiate between items of personalty, fixtures, and leased items.
- > Tuition: \$75. Approved for 7.0 Hours of PA C.E. Contact GHRI at (717) 364-3205 to register.
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- > **Protecting Your Clients, Consumers and Yourself** Monday, November 2, 2009 from 1:00 p.m. - 4:30 p.m.
- > An interactive course in safety you won't want to miss!! Andrew Wooten is an internationally known author, speaker and trainer in the safety and security industry. This class will provide you with the knowledge and skills you need to prevent your clients and yourself from becoming a victim of crime. Students will learn: Ways to keep their clients/customers personal information safe, Identify the elements of identity theft and show your client/customers how not to be victimized, Who are identity thieves? Could it be someone you know?, Open Houses: Minimize your seller's risk, Safety at Open Houses and/or Property Showings, Personal Safety at Home and on the Road, and What to do in dangerous situations to stay safe and alive!
- > Tuition: \$45. Approved for 3.5 Hours of PA C.E. Contact GHRI at (717) 364-3205 to register.
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- > **Key Elements of Commercial & Investment Transactions** Wednesday, December 2, 2009 from 8:30 a.m. - 4:30 p.m.
- > This course is designed to assist students in understanding how to evaluate major components of commercial and investment transactions.
- > By understanding each of the following topics listed, agents will

- > provide assistance to sellers and buyers in how to evaluate and price properties.
- > Topics will include: Economic Obsolescence, Usable Land Area,
- > Calculating Floor Area, Income and Expense Data, Commercial Insurance,
- > Real Estate Tax Calculations, Zoning Pitfalls and Solutions,
- > Commercial Condominiums, and Environmental Assessments.
- > Tuition: \$75. Approved for 7.0 Hours of PA C.E. Contact GHRI at (717)
- > 364-3205 to register.

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> **Real Estate and the Government**

- > Monday, December 7, 2009 from 8:30 a.m. - 4:30 p.m.
- > The government at all levels is involved in the profession of real estate.
- > Some involvement is over and obvious, other involvement is lesser
- > known, and some may surprise you! It is important for the real estate
- > licensee to understand how governments effect the development,
- > construction, marketing, financing, and selling of real estate. Topics
- > covered will include: Local Government, State Government, Federal Government,
- > Eminent Domain, Zoning and Regulations (Municipal Government), Tax
- > Assessment and Millage Rates, Licensing Regulations and Enforcement
- > (State), The Department of Housing and Urban Development (Federal) and
- > Subdivision and Land Use Planning.
- > Tuition: \$75. Approved for 7.0 Hours of PA C.E. Contact GHRI at (717)
- > 364-3205 to register

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