



The Education Advantage

Volume 1

January—March 2011

REALTOR® Resource for Homeowner Education and Counseling

Take Charge America helps struggling homeowners and new homebuyers understand options ahead of sales process

The value of HUD-approved housing counseling agencies increased dramatically with the recession. Today's homebuyer and home seller have different needs and goals than those of a few years ago, and objective counseling can save time and effort for all parties.

As one of Arizona's leading housing counseling agencies, Take Charge America, Inc. is a trustworthy and reliable referral source for your clients. The Phoenix-based non-profit organization is HUD-approved to assist Arizona homeowners at risk of foreclosure and residents who need financial guidance before purchasing a home.

During the past 20 years, Take Charge America has helped more than 1.5 million consumers nationwide manage their personal finances with comprehensive credit counseling and debt management services. As a response to Arizona's wave of foreclosures, Take Charge America introduced complimentary housing counseling services to assist even more consumers.

Foreclosure Prevention Counseling – Homeowners struggling to meet their mortgage payments can find relief and comfort with foreclosure prevention counseling. Take Charge America can conduct a confidential assessment and work directly with lenders to explore the homeowner's solution. This process is valuable for REALTORS® because:

- Your clients receive personalized education and guidance for free
- We can answer your clients' complex questions about short sales, foreclosures and bankruptcies
- We collect documentation for short sales, saving you significant time
- We can help make your clients "mortgage ready" so they are in an appropriate position to purchase a home
- Housing counseling helps limit foreclosures and property devaluation

Pre-Purchase Counseling – In addition to foreclosure prevention counseling, Take Charge America educates first-time homebuyers and assists them with budgeting for homeownership. Pre-purchase counseling helps REALTORS® ensure their clients are truly ready to make the purchase. Our process helps new homebuyers:

- Understand lender guidelines
- Determine how much home they can afford
- Learn how to manage the costs of owning a home
Find down payment assistance

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WeMAR provides the most relevant professional development opportunities that will have the biggest impact on member's lives and careers so they may thrive in any market.



West Maricopa Association of REALTORS®

5830 West Palmyra Avenue * Glendale, Arizona 85301 * 10451 Palmyra Drive, 203N * Sun City, Arizona 85373
623.931.9294 | Fax 623.931.1008 | www.WeMAR.org

January–February

Course Calendar

Visit WeMAR.org for additional course and registration information

Date	Course	Time	Location	Cost	Sponsor
1/10	Professional Development Committee Meeting	11:30—1:00 PM	Sun City		All members welcome—lunch included RSVP to mhoover@wemar.org
1/11	Open for Business (G)	9:00—12:00 PM	Sun City	\$0	Security Title—Brenda Quintana Up & Away Signs—Josh Libby
1/12	CE—What, When, Where & How to Disclose (D)	9:00—12:00 PM	Sun City	\$0/\$10	Liberty Mutual—Patrick Hassett Magnus Title—Jaime Gistaro
1/12	CE—Agency Relationships and Creation (AL)	1:00—4:00 PM	Sun City	\$0/\$10	Tuscany Home Inspections—Steve Haldeman Wells Fargo Home Mortgage—Carol Shapiro
1/13 1/14	CDPE—Certified Distressed Property Expert Agency, Contract, Disclosure, Real Estate Legal Issues	9:00—5:30 PM	Sun City	\$449	www.CDPE.com Professional Development Committee
1/17	Martin Luther King, Jr. Day	Offices Closed			
1/20 1/21	GRI #314—Day 1 GRI #314—Day 2 Technology Strategies for the New Market General (14)	8:00—5:00 PM	Sun City	\$90/\$100	Title Management Agency—Ronda Martinez West Side Blinds & Shutters—Lorraine Lantz Burn's Pest Elimination—Esther Jensen ServiceOne Warranty—Travis Zimmerman
1/24	New Member Code of Ethics (CS)	8:30—12:30 PM	Sun City	\$0	AmeriFirst Financial—Rhett Laufenburger Fidelity National Title—Anna Chavez
1/26	CE—Fair Housing is Good Business (FH)	9:00—12:00 PM	Sun City	\$0/\$10	Driggs Title—Michael Schneider Castle & Cooke Mortgage—Derick Condon
1/26	CE—Contract Myths, Fantasies & Realities (CL)	1:00—4:00 PM	Sun City	\$0/\$10	America's Business Benefit—Stacy Kaczorowski Ephishent Home Inspection—Jonathan Robert
1/27 1/28	GRI #202—Day 1 GRI #202—Day 2 The Contract Class Contract Law (5), Disclosure (3), Real Estate Legal Issues (3), Agency Law (3)	8:00—5:00 PM	Sun City	\$90/\$100	ServiceOne Warranty—Travis Zimmerman Wells Fargo Home Mortgage—Carol Shapiro 2-10 Home Warrant—Fred Stillman Security Title—Tony Scardina
1/28	flexmls® Training—Searches (G)	9:00—12:00 PM	Glendale	\$0	ARMLS®
1/28	flexmls® Training—Search Results (G)	1:00—4:00 PM	Glendale	\$0	ARMLS®
2/1	Successfully Selling HUD Homes	9:00—12:00 PM	Sun City	\$10	AmeriFirst—Rhett Laufenburger
2/9	CE—Broker Management Clinic (CS)	9:00—12:00 PM	Sun City	\$0/\$10	Liberty Mutual—Patrick Hassett Sterling Title—Sherry Grudzien
2/9	CE—12 Ways to Save Your License (RELI)	1:00—4:00 PM	Sun City	\$0/\$10	Tuscany Home Inspections—Steve Haldeman ServiceOne Warranty—Travis Zimmerman
2/14	Professional Development Committee Meeting	11:30—1:00 PM	Sun City		All members welcome—lunch included RSVP to mhoover@wemar.org
2/15	Open for Business (G)	9:00—12:00 PM	Sun City	\$0	Velocity Mortgage—Spencer Anglin Driggs Title—Michael Schneider
2/17 2/18	GRI #203—Day 1 GRI #203—Day 2 The Agency Class Contract Law (3), Disclosure (3), Real Estate Legal Issues (3), Agency Law (5)	8:00—5:00 PM	Sun City	\$90/\$100	Security Title—Brenda Quintana Velocity Mortgage—Spencer Anglin America's Business Benefit—Stacy Kaczorowski Wells Fargo Home Mortgage—Carol Shapiro
2/21	President's Day	Offices Closed			
2/22	The AAR Contract: An Update (CL)	9:00—12:00 PM	Sun City	\$10	AmeriFirst—Rhett Laufenburger
2/23	CE—Agency Tales from the Courtroom (AL)	9:00—12:00 PM	Sun City	\$0/\$10	Up & Away Signs—Josh Libby Magnus Title—Jaime Gistaro
2/23	CE—Guerilla Marketing (G)	1:00—4:00 PM	Sun City	\$0/\$10	Bank of America Mortgage—Jason Servais 2-10 Home Warrant—Fred Stillman
2/24	Financial Strategies for REALTORS® Workshop	9:00—12:00 PM	Sun City	\$10	Fidelity National Warranty—Pattie Hackmann
2/25	flexmls® Training—CMA (G)	9:00—12:00 PM	Glendale	\$0	ARMLS®

February—March Course Calendar

Visit WeMAR.org for additional course and registration information

Date	Course	Time	Location	Cost	Sponsor
2/25	flexmls® Training—Listings (G)	1:00—4:00 PM	Glendale	\$0	ARMLS®
2/28	New Member Code of Ethics (CS)	8:30—12:30 PM	Sun City	\$0	Fidelity Home Warranty—Pattie Hackmann Castle & Cooke Mortgage—Derick Condon
3/2	Take Charge America	9:00—10:30 AM	Sun City	\$0	
3/8	Open for Business (G)	9:00—12:00 PM	Sun City	\$0	Liberty Mutual—Patrick Hassett The Talon Group—Vivian Sanchez
3/9	CE—Residential Rentals (CL)	9:00—12:00 PM	Sun City	\$0/\$10	Driggs Title—Michael Schneider 2-10 Home Warrant—Fredri Stillman
3/9	CE—Working with Real Estate Investors & Being One Yourself (RELI)	1:00—4:00 PM	Sun City	\$0/\$10	America's Business Benefit—Stacy Kaczorowski Castle & Cooke Mortgage—Derick Condon
3/14	Professional Development Committee Meeting	11:30—1:00 PM	Sun City		All members welcome—lunch included RSVP to mhoover@wemar.org
3/15	Open for Business (G)	6:00—9:00 PM	Glendale	\$0	AmeriFirst Financial—Rhett Laufenburger Sterling Title—Sherry Grudzien
3/21	New Member Code of Ethics (CS)	8:30—12:30 PM	Sun City	\$0	Sterling Title—Sherry Grudzien Burn's Pest Elimination—Esther Jensen
3/23	CE—Disclosure Ethics (D) (NAR COE)	9:00—12:00 PM	Sun City	\$0/\$10	Title Management Agency—Ronda Martinez AmeriFirst Financial—Rhett Laufenburger
3/23	CE—Getting Along (FH)	1:00—4:00 PM	Sun City	\$0/\$10	West Side Blinds & Shutters—Lorraine Lantz Tuscany Home Inspections—Steve Haldeman
3/21	New Member Code of Ethics (CS)	8:30—12:30 PM	Sun City	\$0	Sterling Title—Sherry Grudzien Burn's Pest Elimination—Esther Jensen
3/24 3/25	GRI #204—Day 1 GRI #204—Day 2 Risk Management Disclosure (5), Real Estate Legal Issues (6), Commissioner's Standards (3)	8:00—5:00 PM	Sun City	\$90/\$100	Equity Title—Cindy Davis Bank of America Mortgage—Jason Servais Fidelity Home Warranty—Pattie Hackmann Security Title—Tony Scardina

Continuing Education classes are accredited by the WeMAR School of Real Estate—623.931.9294

License Renewal Requirements

24 hours every two years—3 each

Agency Law
Contract Law
Commissioner's Standards
Disclosure Law
Fair Housing
Real Estate Legal Issues
General
General

You may use any of the required categories for General CE credit without duplicating the same course number.

Renew Your License Online
www.azre.gov

Online Continuing Education

West Maricopa Association of REALTORS® offers three convenient and engaging ways to receive education credits anytime, anywhere! Browse the online course catalogs accredited by The CE Shop, Hogan School of Real Estate, Inc., and 360 training™. Select a course to experience the power of online education wherever you are.



ONLINE COURSES
powered by 360 training™



Visit www.wemar.org/onlinece.html

As a reminder, according to ADRE Code R4-28-402 (C) A person shall not receive credit for more than 9 hours of continuing education classes per day. Remember to be on time for all CE classes in order to receive credit hours toward your license renewal.



Congratulations!

GRI®

Harriet Fusco
James Galles
Michael Gower

"The GRI® Classes have put some serious bite in my game!"

-Keith Judish

Get the professional edge you need to set yourself apart from the competition.



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Take Charge America assists homeowners and new homebuyers through one-on-one counseling, workshops and webinars. The type and length of counseling depends on the individual's needs and circumstances. In many cases, a single session will suffice. Others require ongoing guidance and education. It is important to know that all clients who take part in a counseling session will receive a personalized budget, action item recommendations and financial

education tailored to their specific situation. In addition, all services are free.

For more information or to contact a Take Charge America housing counselor, visit www.takechargeamerica.org or call 866.987.2008.

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Foreclosure Counseling How It Affects REALTORS®

Wednesday, March 2, 2011
9:00—10:30 AM



Complimentary Seminar | Register at WeMAR.org