

Issues with Short Sales, Loan Modifications & Foreclosure Rescue

Plus an Update from Oregon's Department of Justice

One of the first classes approved to explain the new Distressed Homeowner Laws

Most agents understand Short-Sales, Loan Modifications and foreclosures however not all understand the legal liabilities, issues and limits of their license.

New laws are in effect. These laws became necessary due to the large number of scams being committed by agents, mortgage brokers and "investors." Agents are **required** to provide new disclosures & legal issues when dealing with "Distressed Homeowners."

This class will help explain the issues and scams that involve short-sales, loan modification and foreclosures. Learn how to protect yourself and your clients.

3 CE hours for APPRAISERS & REAL ESTATE AGENTS.

Mortgage Brokers are encouraged to attend (no CEs for Mtg Brokers)

May 17th, 2010 ~ 9 am to Noon ~ Clatsop Community College, Seaside

How Appraisers Determine Adjustments

**Helping agents provide better BPOs /CMAs
and appraisers with more accurate values.**

When providing CMAs or appraisals, the biggest questions are: How do appraisers adjust for differences between homes??

Is there a book or some way to help determine the adjustments?

This class will explain how appraisers and agents can determine market adjustments and how the appraisal process works. It's not just an opinion... adjustments are based on facts. Improve your CMAs and beat your competition

As a result of taking this class the agent and real estate agents and appraiser will have an understanding of:

- How to determine adjustments
- What does and does not impact value
- How agents can produce better more accurate CMAs
- How the appraisal process works — opinions are not enough.
- Where can you find out where to look up these adjustments? - This class...!

3 CE hours for REAL ESTATE AGENTS only.

May 17th, 2010 ~ 2 - 5 PM ~ Clatsop Community College, Seaside

Instructor: Richard Hagar SRA

Produced by:

Kinja in cooperation with the Hagar Institute & Clatsop County Association of Realtors

May 17, 2010 2 CE Classes (6 hrs total)

#1 Issues with Short Sales & Loan Modification

#2 How Appraisers Determine Adjustments

Discount IF you register early or for both classes!

Class #1 = CE for appraisers and agents
Class #2 = CE for agents only (But great for appraisers)

Sign me up for one class:

- Issues with Short-Sales / \$40 prior to 5/12 ~ \$45 if after 5/13
 How Appraisers Determine Adj's / \$40 prior to 5/12 ~ \$45 if after 5/13

Sign me up for both class:

- Issues with Short-Sales / How Appraisers Determine Adjustments.
\$70 prior to 5/12 ~ \$90 if after 5/13

Name _____

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Address _____

City _____ State _____ Zip _____

Phone _____ Email Address _____

Method of Payment

- MasterCard Visa Check #:

Name on Credit Card—if different than above _____ 3 digit V Code _____

Credit Card # _____ Exp. date _____

Billing Address for credit card — if different than above _____

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Signature _____

SIGNATURE— My Signature on this document shall be deemed to be the same as an "original" credit card receipt. I authorize Kinja to charge my credit card for the amount listed above, plus a \$1 credit card processing

Clatsop County Association of Realtors * 9:00 AM—5:00 PM
Clatsop Community College ~ 1475 N Roosevelt (Hwy 101) SEASIDE

2 Class Discount

TUITION

One Class

\$40 if registered prior to 5/12/10
\$45 if registered after 5/13/10
\$45 at the door

OR Two Class Discount

Sign up for both classes
\$70 if registered prior to 5/12/10
\$90 if registered after 5/13/10
\$90 at the door

HOW TO REGISTER

FAX or MAIL registration & payment to Kinja, LLC. Your space is confirmed when we receive your registration and payment. Payment must accompany registration form.

ACCEPTED PAYMENT

Visa, MC, or checks made payable to Kinja, LLC

Fax or Mail Registration to:

Attn: Jim Moran
Kinja, LLC
7433 SE 27th Street
Mercer Island, WA 98040

Phone: 541-948-0997
Fax: 206-236-0246

The Hagar Institute, a division of
Kinja LLC



Instructor: Richard Hagar SRA

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