



Northern Kentucky Association of REALTORS®

Education Class Schedule 2010

Date	Hours	Course	Description	Cost	Instructor	KY Credit	Other Credit
Thursday July 29	9 to 4	Kentucky CORE Course	The mandatory KREC required CORE course for agents every 4 years. License Law, Contracts, Agency, State and Federal Laws and Fair Housing are the topics of this course.	\$55 Member \$105 Non-Member	Joyce Sterling	6 hrs law	4 hrs Ohio elective
Friday July 30	7 to 10 pm	Fiduciary Duties LIVE WEB CLASS	What are your fiduciary duties at each stage of the transaction? This class explores your fiduciary duties as the seller's agent, buyer's agent or dual agent when listing, working with buyers, showing the property, writing the offer, inspections, closing	\$40 Register at http://nkar.2myclasses.com	Joyce Sterling	3 hrs law	None
Thursday August 5	9 to Noon	Risk Management & Benefits of Home Inspections	Find out all you need to know about home inspections and their importance	Free	Ron Gibbs	3 hrs elective	3 hrs Ohio elective
Friday August 6	9 to Noon	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.	\$30 Member \$60 Non-Member	Mary Jo Schuerman	3 hrs law	3 hrs Ohio civil rights
Friday August 6	1 to 4	Orientation for New Members	Course designed for new NKAR members and is also mandatory for all new members to attend	No cost to Members Not offered to non-members	Sandy Huwel	None	None
Mon-Tues August 9-10	7 to 10 pm	Kentucky CORE Course LIVE WEB CLASS	The mandatory KREC required CORE course for agents every 4 years.	\$80 Register at http://nkar.2myclasses.com	Joyce Sterling	6 hrs law	None
Thursday August 12	9 to Noon	Servicing the Seller	What you need to know!	Free	Mike Parker	None	None

CANCELLATION POLICY: Cancellation must be made by fax (859-578-3776) or e-mail (jball@nkar.com) no later than 12 noon of the business day preceding the date of the course to avoid being billed the full course fee.



Northern Kentucky Association of REALTORS®

Education Class Schedule 2010

Date	Hours	Course	Description	Cost	Instructor	KY Credit	Other Credit
Monday August 16	1 to 4	Advertising Laws LIVE WEB CLASS	Do your ads comply with the Kentucky Real Estate Advertising Laws? Discover if they do in this 3 hour class which reviews Kentucky Advertising Laws, Fair Housing Advertising Laws and how to write an ad to catch the attention of your reader!	\$40 Register at http://nkar.2myclasses.com	Joyce Sterling	3 hrs law	None
Tuesday August 17	9 to Noon	You Bet Your License	The majority of all complaints by the consumers are for misrepresentation. The student will learn the five different levels of misrepresentation and how to avoid them.	\$30 Member \$60 Non-Member	Art Reed	3 hrs law	3 hrs Ohio elective
Tuesday August 17	1 to 4	Obtaining Buyer Loyalty	There is more to getting to the closing table than just having a written agreement. Through proper evaluation of the Buyers' situations, and understanding their primary emotional impulses to buy, the student will learn to gain the client's trust and commitment.	\$30 Member \$60 Non-Member	Art Reed	3 hrs elective	3 hrs Ohio elective
Tuesday August 24	9 to Noon	Let the MLS Advantage Be Yours	This course will cover the fundamental of searching, reports, online forms, prospecting, tax records, photos and other basic functions	\$30 Member \$60 Non-Member	Karen Jenkins	3 hrs elective	None
Tuesday August 24	1 to 4	Fiduciary Duties	What are your fiduciary duties at each stage of the transaction? This class explores your fiduciary duties as the seller's agent, buyer's agent or dual agent when listing, working with buyers, showing the property, writing the offer, inspections, closing and post closing. It's a GREAT class!	\$30 Member \$60 Non-Member	Joyce Sterling	3 hrs law	3 hrs Ohio core law
Thursday August 26	9 to Noon	Photoshop & Marketing	Learn some new things in this class!	Free	Tony Bailey	None	None

CANCELLATION POLICY: Cancellation must be made by fax (859-578-3776) or e-mail (jball@nkar.com) no later than 12 noon of the business day preceding the date of the course to avoid being billed the full course fee.



Northern Kentucky Association of REALTORS®

Education Class Schedule 2010

Date	Hours	Course	Description	Cost	Instructor	KY Credit	Other Credit
Thursday September 2	10- 11:30 am	e-PRO Webinar	The number of people using the Internet is staggering. Internet Life estimates that more than 400 million are using the Internet today. The e-Pro certification course will teach you how to successfully benefit from this major source of information and com	Free	Floyd Arnold	None	None
Thur-Fri September 9-10	8:30 to 5:00	GRI 3: Financing the Successful Transaction	This two-day (16 hour) course covers conventional, FHA, VA, and adjustable rate mortgages, as well as credit issues that arise in the loan application process. The course extends participants' knowledge beyond the "typical" secondary money market loans. Included in this program will be a useful recap of certain RESPA rules and regulations, as well as information on tax implications of residential sale or purchase.	Registration done thru KAR/KREEF at www.kar.com	Jeff Ratanapool	TBD	TBD
Mon-Tues September 13-14	7 to 10 pm	Kentucky CORE Course LIVE WEB CLASS	The mandatory KREC required CORE course for agents every 4 years.	\$80 Register at http://nkar.2myclasses.com	Joyce Sterling	6 hrs law	None
Tuesday September 14	9 to Noon	What You Say Can Hurt You	Avoiding antitrust problems	\$30 Member \$60 Non-Member	Art Reed	3 hrs law	3 hrs Ohio elective
Tuesday September 14	1 to 4	You Bet Your License	How to keep your foot out of your mouth!	\$30 Member \$60 Non-Member	Art Reed	3 hrs law	3 hrs Ohio elective
Thursday September 16	9 to Noon	Photoshop & Marketing	Learn some new things in this class!	Free	Tony Bailey	None	None
Wed-Thur September 15-16	7 to 10 pm	Kentucky Broker CORE Course LIVE WEB CLASS	Only licensees that hold a Kentucky brokers license can attend this course	\$80 Register at http://nkar.2myclasses.com	Joyce Sterling	6 hrs law	None

CANCELLATION POLICY: Cancellation must be made by fax (859-578-3776) or e-mail (jball@nkar.com) no later than 12 noon of the business day preceding the date of the course to avoid being billed the full course fee.



Northern Kentucky Association of REALTORS®

Education Class Schedule 2010

Date	Hours	Course	Description	Cost	Instructor	KY Credit	Other Credit
Friday September 17	9 to Noon	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.	\$30 Member \$60 Non-Member	Sandy Huwel	3 hrs law	3 hrs Ohio civil rights
Friday September 17	1 to 4	Orientation for New Members	Course designed for new NKAR members and is also mandatory for all new members to attend	No cost to Members Not offered to non-members	Sandy Huwel	None	None
Monday September 20	1 to 4	History of Fair Housing Laws LIVE WEB CLASS	This course identifies essential components of fair housing federal and state laws through case studies and discussion. Recognize potential pitfalls and avoid them!	\$40 Register at http://nkar.2myclasses.com	Joyce Sterling	3 hrs law	None

CANCELLATION POLICY: Cancellation must be made by fax (859-578-3776) or e-mail (jball@nkar.com) no later than 12 noon of the business day preceding the date of the course to avoid being billed the full course fee.



Northern Kentucky Association of REALTORS®

Education Class Schedule 2010

Date	Hours	Course	Description	Cost	Instructor	KY Credit	Other Credit
Mon-Tues September 20-21	8:30 to 5:00	NAR'S Green Designation Course	NAR's Green Designation Core Course provides real estate professionals with knowledge and awareness of green building principles applied in residences, commercial properties, developments, and communities so that they can help consumers in purchasing, retrofitting, and operating green properties. The course encourages the real estate professional to be an advocate for green principles in the design and use of homes and commercial buildings and a positive force for creating sustainable communities. In order to earn NAR's Green Designation, the student must successfully complete the Core Course and one of three elective course. Elective courses are Green Residential Real Estate, Green Commercial Real Estate, and Green Property Management. NAR's Green Designation is supported by the NAR Green Resource Council. Students who complete the Core Course receive a one-year membership in NAR's Green Resource Council.	\$240 or 3-day special @ \$299	Sandy Huwel	3 hrs elective	15 hrs Ohio elective
Wednesday September 22	8:30 to 5:00	NAR's Green Designation Residential Elective Course	In order to earn NAR's Green Designation, the student must successfully complete the Core Course and one of three elective course. Elective courses are Green Residential Real Estate, Green Commercial Real Estate, and Green Property Management.	\$99 or 3-day special @ \$299	Sandy Huwel	3 hrs elective	7 hrs Ohio elective

CANCELLATION POLICY: Cancellation must be made by fax (859-578-3776) or e-mail (jball@nkar.com) no later than 12 noon of the business day preceding the date of the course to avoid being billed the full course fee.



Northern Kentucky Association of REALTORS®

Education Class Schedule 2010

Date	Hours	Course	Description	Cost	Instructor	KY Credit	Other Credit
Friday September 24	9 to Noon	Positioning Your Listing to Sell in Today's Market	Determine the motivation of your seller, set expectations for your listing presentation, current market statistics, absorption rates, expectations of being on the market and pricing effectively.	\$30 Member \$60 Non-Member	Karen Schlosser	3 hrs elective	3 hrs Ohio elective
Friday September 24	1 to 4	Is It Ethical To...?	An in depth review of ethics in the world of real estate Fulfills NAR'S ethics requirement	\$30 Member \$60 Non-Member	Karen Schlosser	3 hrs elective	3 hrs Ohio elective
Tuesday September 28	9 to 4	Kentucky CORE Course	The mandatory KREC required CORE course for agents every 4 years. License Law, Contracts, Agency, State and Federal Laws and Fair Housing are the topic of this course.	\$55 Member \$105 Non-Member	Ginny Lawson	6 hrs law	4 hrs Ohio elective
Monday October 4	9 to Noon	Risk Management & Benefits of Home Inspections	Find out all you need to know about home inspections and their importance	\$30 Member \$60 Non-Member	Ron Gibbs	3 hrs elective	3 hrs Ohio elective
Monday October 4	1 to 4	Agency - What I Can and Cannot Do for my Client	NEW CLASS!!!	\$30 Member \$60 Non-Member	Mary Jo Schuerman	3 hrs law	3 hrs Ohio core law
Tuesday October 5	8:30 to 4:30	RFC: Residential Finance Consultant	Discovering the finance difference will be the best boost to your income this year because you'll receive information and tools that you can use immediately. You'll be calling sellers before the course I over to share ways to get their home sold quickly. The online finance apps are simple, fill-in-the-blank forms specifically designed to overcome objections, make listings more marketable and help buyers and sellers make better decisions. Watch the demo at www.PatZaby.com/Seminars/Finance/Dem	\$199	Pat Zaby	TBD	TBD

CANCELLATION POLICY: Cancellation must be made by fax (859-578-3776) or e-mail (jball@nkar.com) no later than 12 noon of the business day preceding the date of the course to avoid being billed the full course fee.



Northern Kentucky Association of REALTORS®

Education Class Schedule 2010

Date	Hours	Course	Description	Cost	Instructor	KY Credit	Other Credit
Thur-Fri October 7-8	9:00 to 4:30	SRES - Seniors Real Estate Specialist	Adults aged 50+ represent more than 20% of the U.S. population. For most senior adults, the homes that they live in are their largest asset and account for most of their net worth. Completion of the Seniors Real Estate Specialist (SRES®) Designation Course is an essential step for REALTORS® in understanding the distinct real estate goals, concerns, and needs of seniors today. This course looks at key differences in housing options, from age-restricted communities to age-in-place design to assisted living; applications of the Housing for Older Persons Act (HOPA); the ins and outs of reverse mortgages; the use of pensions, 401k accounts, and IRA's in real estate transactions; and developing a team of senior specialists, including estate planners, reverse mortgage lenders, clutter and staging specialist and more.	\$299	Art Reed	3 hrs elective	14 hrs Ohio elective
Monday October 11	9 to 4	Kentucky CORE Course	The mandatory KREC required CORE course for agents every 4 years. License Law, Contracts, Agency, State and Federal Laws and Fair Housing are the topic of this course.	\$55 Member \$105 Non-Member	Joyce Sterling	6 hrs law	4 hrs Ohio elective
Thursday October 14	9 to Noon	KHC Financing	Learn more about Kentucky Housing Corporation's single family loan programs, down payment assistance programs, credit underwriting, property guidelines and benefits of KHC financing. Come find out the latest KHC program updates!	Free to NKAR Member \$10 Non-Member	Jaime Williamson	3 hrs elective	None
Thursday October 14	1 to 4	Misrepresentation - The Risk & Impact for an	NEW CLASS!!!	\$30 Member \$60 Non-Member	Mary Jo Schuerman	3 hrs law	3 hrs Ohio core law

CANCELLATION POLICY: Cancellation must be made by fax (859-578-3776) or e-mail (jball@nkar.com) no later than 12 noon of the business day preceding the date of the course to avoid being billed the full course fee.



Northern Kentucky Association of REALTORS®

Education Class Schedule 2010

Date	Hours	Course	Description	Cost	Instructor	KY Credit	Other Credit
Friday October 15	9 to Noon	Fair Housing	This course deals with the legal issues of Fair Housing	\$30 Member \$60 Non-Member	Mary Jo Schuerman	3 hrs law	3 hrs Ohio civil rights
Friday October 15	1 to 4	Orientation for New Members	Course designed for new NKAR members and is also mandatory for all new members to attend	No cost to Members Not offered to non-members	Sandy Huwel	None	None
Mon-Tues October 18-19	7 to 10 pm	Kentucky CORE Course LIVE WEB CLASS	The mandatory KREC required CORE course for agents every 4 years.	\$80 Register at http://nkar.2myclasses.com	Joyce Sterling	6 hrs law	None
Tuesday October 19	9 to Noon	All About the Short Sale	Learn everything you need to know!	\$30 Member \$60 Non-Member	Bob Daniel	3 hrs law	3 hrs Ohio elective
Tuesday October 19	1 to 4	Short Sale Workshop	Learn everything you need to know!	\$30 Member \$60 Non-Member	Bob Daniel	3 hrs law	3 hrs Ohio elective
Thursday October 21	9 to Noon	Structural Issues Affecting Homes Today	Structural engineer, Mike Montgomery, will present information on the structural issues that homes may have and help you to be able to discuss and help resolve these potential problems with buyers and sellers.	\$30 Member \$60 Non-Member	Mike Montgomery	3 hrs elective	3 hrs Ohio elective
Monday October 25	9 to 4	Risk Management for Brokers (Broker CORE Course)	This is a new CORE course that has been designed specifically for Kentucky licensees that hold a broker license. Only licensed brokers can attend this course.	\$55 Member \$105 Non-Member	Ginny Lawson	6 hrs law	4 hrs Ohio elective
Monday October 25	1 to 4	Fiduciary Duties LIVE WEB CLASS	What are your fiduciary duties at each stage of the transaction? This class explores your fiduciary duties as the seller's agent, buyer's agent or dual agent when listing, working with buyers, showing the property, writing the offer, inspections, closing	\$40 Register at http://nkar.2myclasses.com	Joyce Sterling	3 hrs law	None
Tuesday October 26	9 to Noon	What Do I Do Now?	NEW CLASS!!!	\$30 Member \$60 Non-Member	Ginny Lawson	3 hrs law	TBD
Tuesday October 26	1 to 4	Legal Update 2010	This is the annual update of the licensing law and regulations for 2010	\$30 Member \$60 Non-Member	Ginny Lawson	3 hrs law	TBD

CANCELLATION POLICY: Cancellation must be made by fax (859-578-3776) or e-mail (jball@nkar.com) no later than 12 noon of the business day preceding the date of the course to avoid being billed the full course fee.



Northern Kentucky Association of REALTORS®

Education Class Schedule 2010

Date	Hours	Course	Description	Cost	Instructor	KY Credit	Other Credit
Thursday October 28	9 to Noon	Let the MLS Advantage Be Yours	This course will cover the fundamental of searching, reports, online forms, prospecting, tax records, photos and other basic functions	\$30 Member \$60 Non-Member	Karen Jenkins	3 hrs elective	None
Thursday October 28	1 to 4	The Savvy Agent	If you missed this class when it was taught at the 2009 Kentucky Association of REALTORS® conference, take it now! Thanks to the Internet there's an abundance of resources available to agents! This class reviews Kentucky laws applicable to each stage of t	\$30 Member \$60 Non-Member	Joyce Sterling	3 hrs law	3 hrs Ohio elective
Friday November 5	9 to Noon	Real Live Cases	This class is a risk reduction class that reviews actual circuit court and KREC cases	\$30 Member \$60 Non-Member	Ginny Lawson	3 hrs law	TBD
Friday November 5	1 to 4	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 new 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. And, of course, risk reduction will be included in each section	\$30 Member \$60 Non-Member	Ginny Lawson	3 hrs law	TBD
Thursday November 11	10- 11:30 am	e-PRO Webinar	The number of people using the Internet is staggering. Internet Life estimates that more than 400 million are using the Internet today. The e-Pro certification course will teach you how to successfully benefit from this major source of information and com	Free	Floyd Arnold	None	None
Friday November 12	9 to Noon	Fair Housing		\$30 Member \$60 Non-Member	Sandy Huwel	3 hrs law	3 hrs Ohio civil rights

CANCELLATION POLICY: Cancellation must be made by fax (859-578-3776) or e-mail (jball@nkar.com) no later than 12 noon of the business day preceding the date of the course to avoid being billed the full course fee.



Northern Kentucky Association of REALTORS®

Education Class Schedule 2010

Date	Hours	Course	Description	Cost	Instructor	KY Credit	Other Credit
Friday November 12	1 to 4	Orientation for New Members	Course designed for new NKAR members and is also mandatory for all new members to attend	No cost to Members Not offered to non-members	Sandy Huwel	None	None
Mon-Tues November 15-16	7 to 10 pm	Kentucky CORE Course LIVE WEB CLASS	The mandatory KREC required CORE course for agents every 4 years.	\$80 Register at http://nkar.2myclasses.com	Joyce Sterling	6 hrs law	None
Friday November 19	9 to 4	Kentucky CORE Course	The mandatory KREC required CORE course for agents every 4 years. License Law, Contracts, Agency, State and Federal Laws and Fair Housing are the topic of this course.	\$55 Member \$105 Non-Member	Ginny Lawson	6 hrs law	4 hrs Ohio elective
Mon-Tues November 22-23	7 to 10 pm	Kentucky Broker CORE Course LIVE WEB CLASS	Only licensees that hold a Kentucky brokers license can attend this course	\$80 Register at http://nkar.2myclasses.com	Joyce Sterling	6 hrs law	None
Monday November 29	1 to 4	The Savvy Agent	If you missed this class when it was taught at the 2009 Kentucky Association of REALTORS® conference, take it now! Thanks to the Internet there's an abundance of resources available to agents! This class reviews Kentucky laws applicable to each stage of t	\$40 Register at http://nkar.2myclasses.com	Joyce Sterling	3 hrs law	None
Thursday December 2	9 to Noon	Let the MLS Advantage Be Yours	This course will cover the fundamental of searching, reports, online forms, prospecting, tax records, photos and other basic functions	\$30 Member \$60 Non-Member	Karen Jenkins	3 hrs elective	None
Thursday December 2	1 to 4	Fiduciary Duties	What are your fiduciary duties at each stage of the transaction? This class explores your fiduciary duties as the seller's agent, buyer's agent or dual agent when listing, working with buyers, showing the property, writing the offer, inspections, closing	\$30 Member \$60 Non-Member	Joyce Sterling	3 hrs law	3 hrs Ohio core law
Tuesday December 7	9 to Noon	TBD	TBD	\$30 Member \$60 Non-Member	Art Reed	TBD	TBD

CANCELLATION POLICY: Cancellation must be made by fax (859-578-3776) or e-mail (jball@nkar.com) no later than 12 noon of the business day preceding the date of the course to avoid being billed the full course fee.



Northern Kentucky Association of REALTORS®

Education Class Schedule 2010

Date	Hours	Course	Description	Cost	Instructor	KY Credit	Other Credit
Tuesday December 7	1 to 4	TBD	TBD	\$30 Member \$60 Non-Member	Art Reed	TBD	TBD
Thursday December 9	9 to Noon	TBD	TBD	\$30 Member \$60 Non-Member	Ginny Lawson	3 hrs law	TBD
Thursday December 9	1 to 4	TBD	TBD	\$30 Member \$60 Non-Member	Ginny Lawson	3 hrs law	TBD
Friday December 10	9 to Noon	Fair Housing		\$30 Member \$60 Non-Member	Sandy Huwel	3 hrs law	3 hrs Ohio civil rights
Friday December 10	1 to 4	Orientation for New Members	Course designed for new NKAR members and is also mandatory for all new members to attend	No cost to Members Not offered to non-members	Sandy Huwel	None	None
Monday December 13	9 to Noon	KHC Financing	Learn more about Kentucky Housing Corporation's single family loan programs, down payment assistance programs, credit underwriting, property guidelines and benefits of KHC financing. Come find out the latest KHC program updates!	\$10 Member \$20 Non-Member	Jaime Williamson	3 hrs elective	None
Friday December 17	9 to Noon	TBD	TBD	\$30 Member \$60 Non-Member	Ginny Lawson	3 hrs law	TBD
Friday December 17	1 to 4	TBD	TBD	\$30 Member \$60 Non-Member	Ginny Lawson	3 hrs law	TBD
Tuesday December 21	9 to 4	Kentucky CORE Course	The mandatory KREC required CORE course for agents every 4 years. License Law, Contracts, Agency, State and Federal Laws and Fair Housing are the topic of this course.	\$55 Member \$105 Non-Member	Joyce Sterling	6 hrs law	4 hrs Ohio elective
Tues-Wed December 28-29	7 to 10 pm	Kentucky CORE Course Live Web Class	The mandatory KREC required CORE course for agents every 4 years	\$80 Register at http://nkar.2myclasses.com	Joyce Sterling	6 hrs law	None
Friday December 31	9 to 4	Kentucky CORE Course Live Web Class	The mandatory KREC required CORE course for agents every 4 years	\$80 Register at http://nkar.2myclasses.com	Joyce Sterling	6 hrs law	None

Classes are held at the NKAR office located at 7660 Turfway Road, Suite 100, Florence, Kentucky unless otherwise indicated on the schedule.

Register online at <http://ims.nkmls.com> or registration forms can be mailed to 7660 Turfway Road, Suite 100, Florence, KY 41042 or fax to 859-578-
CANCELLATION POLICY: Cancellation must be made by fax (859-578-3776) or e-mail (jball@nkar.com) no later than 12 noon of the business day preceding the date of the course to avoid being billed the full course fee.



Northern Kentucky Association of REALTORS® Education Class Schedule 2010

Date	Hours	Course	Description	Cost	Instructor	KY Credit	Other Credit
<p>Please call to confirm that your fax was received by calling 859-547-1351.</p> <p>You can always call to verify the tuition for all classes. <u>NO RESERVATIONS ARE ACCEPTED OVER THE PHONE WITHOUT CREDIT</u></p> <p style="text-align: center;">NOTE: NKAR reserves the right to cancel classes due to lack of registration to cover the class cost.</p> <p>Name: _____ NRDS#: _____</p> <p>Firm: _____ KY License#: _____ (for the KREC & CE Credit in KY)</p> <p>Class date & time: _____</p> <p>Phone: _____ Fax: _____ E-mail: _____</p> <p>Visa, MasterCard, Discover, AMEX or Diner #: _____ Exp Date: ____/____/____</p>							

CANCELLATION POLICY: Cancellation must be made by fax (859-578-3776) or e-mail (jball@nkar.com) no later than 12 noon of the business day preceding the date of the course to avoid being billed the full course fee.