



Lexington-Bluegrass Association of REALTORS®

Education Class Schedule

As of 5-23-17



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 May 24 Education Center	9:00am to 12:00pm	You Before Me – Demystifying Fiduciary Duties	New Class! 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 \$35 for non-members	Doug Myers	CE: 3 Hours Legal/Law PLE: 3 Hours Agency
Wednesday May 24 Education Center	1:00pm to 4:00pm	Avoiding FSBO Fizzle – Working the For Sale By Owner	New Class! 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 \$35 for non-members	Doug Myers	CE: 3 Hours Elective PLE: 3 Hours Elective
Thursday May 25 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 \$35 for non-members	Bryan May	CE: 3 Hours Elective PLE: 3 Hours Finance
Wednesday May 31 Apple Store in Fayette Mall	8:30am to 9:30am	Apple Class	Discover the products of Apple. Class to be held at the Apple Store in Fayette Mall.	NO COST	Apple Rep	NO CE/PLE Credit
Wednesday May 31 Education Center	11:30am to 1:00pm	U2 CLUB	Realtors Under 2 years – Let’s face it, the first 2 years of any new Realtor’s career are critical. We want to help!! Every other month the YRB will sponsor the U2 Club. TOPICS WILL VARY. Lunch provided.	NO COST	YRB	NO CE/PLE Credit

<p>Thursday June 1</p> <p>LONDON Country Inns & Suites 2035 W Highway 192</p>	<p>9:00am to 12:00pm</p>	<p>Agents, ETHICS and the Law (ETHICS) LONDON</p>	<p>“Companies that are dedicated to doing the right thing have a written commitment to social responsibility, and act on it consistently are more profitable than those who do not.” A refreshing, new and different look at the “Code of Ethics”. There is no such thing as “real estate” ethics. Ethics are ethics. You will learn about the grievance process from start to finish. The correlation between the Code and the KREC License Law. You will also look at the arbitration process and take a look at the most violated codes. This class satisfies the NAR quadrennial requirement for ethics.</p>	<p>No cost to members <hr/>\$35 for non-members</p>	<p>Mike Gooch</p>	<p>CE: 3 Hours Legal/law</p> <hr/> <p>PLE: 2 Hours Risk Mgmt 1 Hour Elective</p>
<p>Thursday June 1</p> <p>LONDON Country Inns & Suites 2035 W Highway 192</p>	<p>1:00pm to 4:00pm</p>	<p>Mishaps, Mistakes & Risk Management LONDON</p>	<p>This could be the most important and useful class being taught in Kentucky at this time. It covers A LOT! Almost a mini “core class”. If you are going to be involved in a lawsuit as a real estate professional today, learn why we are sued 70% of the time; most importantly – what to do to avoid it and “God forbid” if it should happen, what will help! The gray areas of License Law – Stigmatized Properties/Megan’s Law. Understand the agency forms, top to bottom and most importantly “how to” fill them out correctly.</p>	<p>No cost to members <hr/>\$35 for non-members</p>	<p>Mike Gooch</p>	<p>CE: 3 Hours Legal/Law</p> <hr/> <p>PLE: 3 Hours Agency</p>
<p>Tuesday June 6</p> <p>Education Center</p>	<p>9:00am to 12:00pm</p>	<p>KHC Financing</p>	<p>Kentucky Housing Corporation is again certifying the Real Estate Agents that attend our 3 hour non-law continuing education course. KHC Certified agents receive benefits like: free exposure to lenders and homebuyers with their contact information posted on our website, program updates through our EGRAM registry, a certificate to display in their office, and new this year a complimentary homebuyer tax credit sign rider. We are excited to come to Lexington and give you the opportunity to partner with KHC. We need your help to spread the word to potential homebuyers about KHC’s low rates, down payment assistance & homebuyer tax credit. Let’s work together to put more Kentucky Families into affordable, sustainable, housing!</p>	<p>No cost to members <hr/>\$35 for non- members</p>	<p>KHC Approved Instructor Cindy Bradley</p>	<p>CE: 3 Hours Elective</p> <hr/> <p>PLE: 3 Hours Finance</p>
<p>Wednesday June 7</p> <p>Education Center</p>	<p>9:00pm to 12:00pm</p>	<p>Safety in the Real Estate World</p>	<p>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.</p>	<p>No cost to members <hr/>\$35 for non-members</p>	<p>Greg Epley</p>	<p>CE: 3 Hours Elective</p> <hr/> <p>PLE: 3 Hours Elective</p>
<p>Wednesday June 7</p> <p>Education Center</p>	<p>1:00pm to 4:00pm</p>	<p>Ten Things A Closing Attorney Wished Every Agent Knew Before Closing</p>	<p>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.</p>	<p>No cost to members <hr/>\$35 for non-members</p>	<p>Brian Gardner</p>	<p>CE: 3 Hours Legal/law</p>
<p>Thursday June 8</p> <p>Education Center</p>	<p>9:00am to 12:00pm</p>	<p>Code of ETHICS vs. License Law (ETHICS)</p>	<p>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 2017-2018 requirement for ethics.</p>	<p>No cost to members <hr/>\$35 for non-members</p>	<p>Ginny Lawson</p>	<p>CE: 3 Hours Legal/law</p> <hr/> <p>PLE: 2 Hours Risk Mgmt 1 Hour Elective</p>
<p>Thursday June 8</p> <p>Education Center</p>	<p>1:00pm to 4:00pm</p>	<p>License Compliance</p>	<p>KREC mandated New Licensee Compliance Course for members who were licensed after January 1, 2016.</p>	<p>No cost to members <hr/>\$35 for non-members</p>	<p>Ginny Lawson</p>	<p>CE: 3 Hours Legal/Law</p> <hr/> <p>PLE: 3 Hours Compliance</p>

Friday June 9 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/> <hr/> PLE: 3 Hours Fair Housing
Friday June 9 Education Center	1:00pm to 4:00pm	Latest Do's and Don'ts: Drones/Scams/Tenant Rights	NEW CLASS! 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
Monday & Tuesday June 12 & 13 Education Center	9:00am to 5:00pm	ABR – Accredited Buyers Representative 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: 6 Hours Elective
Wednesday June 14 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/> <hr/> PLE: 3 Hours Elective
Wednesday June 14 Education Center	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 <hr/> \$35 for non-members	John Groft	CE: 3 Hours Legal/law <hr/> <hr/> PLE: 3 Hours Contracts
Monday June 19 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/> <hr/> PLE: 3 Hours Elective

Tuesday June 20 Education Center	9:00am to 12:00pm	Real Estate Advertising 101	Understand the important 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 June 20 Education Center	1:00pm to 4:00pm	Managing Online Transactions - DotLoop	Become an expert looper. At DotLoop class, 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. Sign up today, spots are limited!	No cost to members <hr/> \$35 for non-members	DotLoop Hunter Morgan	CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security
Wednesday June 21 Education Center	9:00am to 12:00pm	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
Wednesday June 21 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
Friday June 23 Education Center	9:00am to 12:00pm	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 as HUD listings are expected to double.	No cost to members <hr/> \$35 for non-members	Cindy Crutcher	CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Elective
Monday June 26 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!	No cost to members <hr/> \$35 for non-members	Debbie Hamilton	CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security
Tuesday June 27 Education Center	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

Wednesday June 28 Education Center	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	Mike Gooch	CE: 3 Hours Legal/law <hr/> <hr/> PLE: 3 Hours Contracts
Wednesday June 28 Education Center	1:00pm to 4:00pm	Mishaps, Mistakes and Risk Management	This could be the most important and useful class being taught in Kentucky at this time. It covers A LOT! Almost a mini "core class". If you are going to be involved in a lawsuit as a real estate professional today, learn why we are sued 70% of the time; most importantly – what to do to avoid it and "God forbid" if it should happen, what will help! The gray areas of License Law – Stigmatized Properties/Megan's Law. Understand the agency forms, top to bottom and most importantly "how to" fill them out correctly.	No cost to members <hr/> \$35 for non-members	Mike Gooch	CE: 3 Hours Legal/Law <hr/> <hr/> PLE: 3 Hours Agency
Thursday June 29 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 is a new class covering 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/> <hr/> PLE: 3 Hours Disclosure
Thursday June 29 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/> <hr/> PLE: 3 Hours Agency
Thursday July 6 Education Center	9:00am to 12:00pm	Mishaps, Mistakes and Risk Management	This could be the most important and useful class being taught in Kentucky at this time. It covers A LOT! Almost a mini "core class". If you are going to be involved in a lawsuit as a real estate professional today, learn why we are sued 70% of the time; most importantly – what to do to avoid it and "God forbid" if it should happen, what will help! The gray areas of License Law – Stigmatized Properties/Megan's Law. Understand the agency forms, top to bottom and most importantly "how to" fill them out correctly.	No cost to members <hr/> \$35 for non-members	Mike Gooch	CE: 3 Hours Legal/Law <hr/> <hr/> PLE: 3 Hours Agency
Thursday July 6 Education Center	1:00pm To 4:00pm	Agents, ETHICS and the Law (ETHICS)	"Companies that are dedicated to doing the right thing have a written commitment to social responsibility, and act on it consistently are more profitable than those who do not." A refreshing, new and different look at the "Code of Ethics". There is no such thing as "real estate" ethics. Ethics are ethics. You will learn about the grievance process from start to finish. The correlation between the Code and the KREC License Law. You will also look at the arbitration process and take a look at the most violated codes. This class satisfies the NAR 2017-2018 requirement for ethics.	No cost to members <hr/> \$35 for non-members	Mike Gooch	CE: 3 Hours Legal/law <hr/> <hr/> PLE: 2 Hours Risk Mgmt 1 Hour Elective
Tuesday July 11 Education Center	11:30am to 1:00pm	U2 CLUB	Realtors Under 2 years – Let's face it, the first 2 years of any new Realtor's career are critical. We want to help!! Every other month the YRB will sponsor the U2 Club. TOPICS WILL VARY. Lunch provided.	NO COST	YRB	NO CE/PLE Credit

Wednesday July 12 Education Center	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	Carole Schoo	CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Contracts
Thursday July 13 Education Center	8:00am to 5:00pm	GRI 500 Contracts	This class covers contracts and forms in depth and equips agents with skills needed to properly prepare and explain these documents for the consumer. Including offers to purchase, property-listing agreements, agency disclosures, property disclosures, etc. TO REGISTER: www.kar.com or call 859-263-7377.	Register by 6/26/17 to pay the EARLYBIRD PRICE of \$79. After 6/26/17 the cost is \$99.	Harry Borders	CE: 3 Legal & 3 Elective PLE: 6 Contracts & 2 Disclosure 8 Broker Hours
Friday July 14 Education Center	9:00am to 12:00pm	Managing Online Transactions - DOTLOOP	Become an expert looper. At DotLoop class, 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. Sign up today, spots are limited!	No cost to members <hr/> \$35 for non-members	DotLoop Hunter Morgan	CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security
Tuesday July 18 Education Center	9:00am to 12:00pm	Unique Real Estate Law Situations	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
Tuesday July 18 Education Center	1:00pm to 4:00pm	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 <hr/> \$35 for non-members	Lee Harris Donahue	CE: 3 Hours Legal/law
Tuesday & Wednesday July 25 & 26 Education Center	9:00am to 5:00pm	SRS – Seller Representative Specialist 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 <hr/> \$200 for non-members payable at registration	Marlene Burkhart	CE: 6 Hours Legal/law <hr/> PLE: 6 Hours Elective

Thursday July 27	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
Monday July 31	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!	No cost to members <hr/> \$35 for non-members	Debbie Hamilton	CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security
Monday July 31	1:00pm to 4:00pm	Association Services & Financing – New Member Orientation	Learn what your association will do for you. Also get basic financing information.	No cost to members <hr/> Not offered to non-members	Elaine Hangis & Jesse Hardin	No CE/PLE Credit <hr/> LBAR Orientation
Tuesday August 1	8:00am to 5:00pm	GRI 600 Business Systems & Technology	A comprehensive package of tips, checklists, and systems. Topics focus on managing yourself like a business and deal with time management, contact management and transaction management processes. It also highlights marketing techniques and ways to grow your business through different outreach methods. Financial systems and how to construct and manage personal and business budgets will also be explained. How to create effective client presentations using technology like photography and video will be explored. New to the class will be a look into technology systems and how these can be incorporated into your business to cut expenses while making more income. TO REGISTER: www.kar.com or call 859-263-7377.	Register by 7/18/17 to pay the EARLYBIRD PRICE of \$79. After 7/18/17 the cost is \$99.	Heidi Fore	CE: 3 Legal & 3 Elective PLE: 3 Technology & 5 Elective 8 Broker Hours
Wednesday August 2	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 August 3	9:00am to 12:00pm	Latest Do's and Don'ts: Drones/Scams/Tenant Rights	NEW CLASS! 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/> PLE: 3 Hours Elective
Thursday August 3	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

Wednesday August 9 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	Maria Gnas	CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Contracts
Wednesday August 9 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 2017-2018 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
Monday August 14 Education Center	9:00am to 5:00pm	PSA – Pricing Strategies Advisor	The NEW NAR PSA – The new 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 <hr/> \$125 for non-members payable at registration	Sandy Huwel	CE: 6 Hours Elective <hr/> PLE: 3 Hours Agency & 3 Hours Elective
Tuesday August 15 Education Center	8:00am to 5:00pm	GRI 400 Financing	Covering conventional, FHA, VA and adjustable rate mortgages and credit issues that arise in the loan application process, this course will broaden your client's transaction possibilities. The course extends participants' knowledge beyond the "typical" secondary money market loans. Included a recap of certain RESPA rules and regulations and information on tax implications of a residential sale or purchase. Instructor is Jeff Ratanapool. TO REGISTER: www.kar.com or call 859-263-7377.	Register by 8/1/17 to pay the EARLYBIRD PRICE of \$79. After 8/1/17 the cost is \$99.	Jeff Ratanapool	CE: 3 Legal & 3 Elective PLE: 3 Finance & 5 Elective 8 Broker Hours
Wednesday August 16 Education Center	1:00pm to 4:00pm	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 Legal/Law <hr/> PLE: 3 Hours Finance
Thursday August 17 Education Center	9:00am to 12:00pm	Presenting Multiple Offers & Agency Forms	NEW CLASS. 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
Thursday August 17 Education Center	1:00pm to 4:00pm	1031 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

Tuesday August 22	1:00pm to 4:00pm	Becoming A Skilled Real Estate Negotiator	Any successful negotiating creates a “win-win” for all the parties involved. Of course your primary goal in the transaction is to create a happy customer, a “customer for life”. But, like any real estate agent, you want to get paid. It can be a challenging line to walk, especially in a state of presumptive Transaction Brokerage, and it can be difficult to get all parties to agree to a single outcome. But at the end of the day, when you put your customer first, you will end up ahead as well! This course talks about understanding not only the basic negotiating principles, but understanding your customer, and where he/she is coming from. Once we define our customers’ needs/wants, it helps us reach a common goal – a closing!	No cost to members <hr/> \$35 for non-members	Mary Anne Simmons	CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Elective
Wednesday & Thursday August 23 & 24	9:00am to 5:00pm	SRES – Seniors Real Estate Specialist	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 council 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.	\$199 for LBAR Members payable at registration <hr/> \$225 for non-members payable at registration	Art Reed	CE: 6 Hours Legal
Monday August 28	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!	No cost to members <hr/> \$35 for non-members	Debbie Hamilton	CE: 3 Hours Elective <hr/> <hr/> PLE: 3 Hours Technology & Data Security
Tuesday August 29	9:00am to 12:00pm	Bad Boys Whatcha Gonna Do	New Class! 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 August 29	1:00pm to 4:00pm	Expireds – Like Catching Fish in a Barrel	New Class! 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/> <hr/> PLE: 3 Hours Elective
Wednesday August 30	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/> <hr/> PLE: 3 Hours Compliance

<p>Wednesday August 30</p> <p>Education Center</p>	<p>1:00pm to 4:00pm</p>	<p>Breaking News</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 <u> </u> \$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>
<p>Wednesday September 6</p> <p>Education Center</p>	<p>9:00am to 12:00pm</p>	<p>Managing Online Transactions - DOTLOOP</p>	<p>Become an expert looper. At DotLoop class, 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. Sign up today, spots are limited!</p>	<p>No cost to members <u> </u> \$35 for non-members</p>	<p>DotLoop Hunter Morgan</p>	<p>CE: 3 Hours Elective</p> <hr/> <p>PLE: 3 Hours Technology & Data Security</p>
<p>Wednesday September 6</p> <p>Education Center</p>	<p>1:00pm to 4:00pm</p>	<p>Ten Things A Closing Attorney Wished Every Agent Knew Before Closing</p>	<p>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.</p>	<p>No cost to members <u> </u> \$35 for non-members</p>	<p>Brian Gardner</p>	<p>CE: 3 Hours Legal/law</p>
<p>Thursday September 7</p> <p>Education Center</p>	<p>9:00am to 12:00pm</p>	<p>ANSI, Residential Measuring Standards</p>	<p>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.</p>	<p>No cost to members <u> </u> \$35 for non-members</p>	<p>Woodrow Wilson & Misty Gammon</p>	<p>CE: 3 Hours Legal/Law</p> <hr/> <p>PLE: 3 Hours Elective</p>
<p>Thursday September 7</p> <p>Education Center</p>	<p>1:00pm to 4:00pm</p>	<p>Competitive Market Analysis 101</p>	<p>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.</p>	<p>No cost to members <u> </u> \$35 for non-members</p>	<p>Woodrow Wilson & Misty Gammon</p>	<p>CE: 3 Hours Elective</p> <hr/> <p>PLE: 3 Hours Agency</p>
<p>Friday September 8</p> <p>Education Center</p>	<p>9:00am to 12:00pm</p>	<p>HUD Contracts – Successfully Selling HUD Homes</p>	<p>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 as HUD listings are expected to double.</p>	<p>No cost to members <u> </u> \$35 for non-members</p>	<p>Cindy Crutcher</p>	<p>CE: 3 Hours Legal/law</p> <hr/> <p>PLE: 3 Hours Elective</p>
<p>Friday September 8</p> <p>Education Center</p>	<p>1:00pm to 4:00pm</p>	<p>Taking Off The Mask</p>	<p>Every buyer & seller is unique with various character traits, communication styles & personality types. Real estate agents that are able to understand their clients' personality profiles are more effective at communicating with them to ensure a smoother, safer & less stressful transaction.</p>	<p>No cost to members <u> </u> \$35 for non-members</p>	<p>Cindy Crutcher</p>	<p>CE: 3 Hours Elective</p>

Monday September 11 Education Center	9:00pm 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 <u>\$35 for non-members</u>	Greg Epley	CE: 3 Hours Elective PLE: 3 Hours Elective
Monday September 11 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 <u>\$35 for non-members</u>	Bryan May	CE: 3 Hours Elective
Tuesday September 12 Education Center	11:30am to 1:00pm	U2 CLUB	Realtors Under 2 years – Let’s face it, the first 2 years of any new Realtor’s career are critical. We want to help!! Every other month the YRB will sponsor the U2 Club. TOPICS WILL VARY. Lunch provided.	NO COST	YRB	NO CE/PLE Credit
Wednesday September 13 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 <u>\$35 for non-members</u>	Maria Gnas	CE: 3 Hours Legal/law PLE: 3 Hours Contracts
Thursday September 14 Education Center	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 <u>\$75 for non-members</u>	Ginny Lawson	CE: 6 Hours Legal/law
Friday September 15 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 <u>\$35 for non-members</u>	Ginny Lawson	CE: 3 Hours Legal/law
Friday September 15 Education Center	1:00pm to 4:00pm	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 is a new class covering 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 <u>\$35 for non-members</u>	Ginny Lawson	CE: 3 Hours Legal/law PLE: 3 Hours Disclosure

Tuesday September 19 Education Center	9:00am To 12:00pm	Agents, ETHICS and the Law (ETHICS)	“Companies that are dedicated to doing the right thing have a written commitment to social responsibility, and act on it consistently are more profitable than those who do not.” A refreshing, new and different look at the “Code of Ethics”. There is no such thing as “real estate” ethics. Ethics are ethics. You will learn about the grievance process from start to finish. The correlation between the Code and the KREC License Law. You will also look at the arbitration process and take a look at the most violated codes. This class satisfies the NAR 2017-2018 requirement for ethics.	No cost to members <hr/> \$35 for non-members	Mike Gooch	CE: 3 Hours Legal/law <hr/> PLE: 2 Hours Risk Mgmt 1 Hour Elective
Tuesday September 19 Education Center	1:00pm to 4:00pm	Aging America	On the average Americans are now living 30 years longer than they were 100 years ago. For the first time in history there are 5 living generations in America. Each generation with a very different set of core values all shaped by very different times & teachings. Core values = Marketing Hot Buttons! Learn what makes each generation tick. Also a detailed look at generational representation and is it really different?	No cost to members <hr/> \$35 for non-members	Mike Gooch	CE: 3 Hours Elective
Wednesday & Thursday September 20 & 21 Education Center	9:00am to 5:00pm	RENE – Real Estate Negotiation Expert	NAR RENE – Real Estate Negotiation Expert – 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 course will provide the skills professionals need to master so they can deal with the above to effectively advocate for their clients. The RENE Certification is a 2-day course comprised of two sections: Day 1 is “The Power Negotiator’s Playbook”. Day 2 is “Advanced Field Negotiations”. 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	Marlene Burkhart	CE: 6 Hours Elective <hr/> PLE: 6 Hours Elective
Monday September 25 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!	No cost to members <hr/> \$35 for non-members	Debbie Hamilton	CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security
Monday September 25 Education Center	1:00pm to 4:00pm	Association Services & Financing – New Member Orientation	Learn what your association will do for you. Also get basic financing information.	No cost to members <hr/> Not offered to non-members	Elaine Hangis & Jesse Hardin	No CE/PLE Credit <hr/> LBAR Orientation
Tuesday September 26 Education Center	9:00am to 12:00pm	Real Estate Advertising 101	Understand the important 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
Wednesday September 27 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

Monday October 2 Education Center	9:00am to 12:00pm	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
Monday October 2 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/> <hr/> PLE: 3 Hours Fair Housing
Tuesday October 3 Education Center	8:00am to 5:00pm	GRI 300 Smart Marketing	GRI 300: Smart Marketing - Highlights communications skills, prospecting and farming strategies, competitive market analysis, effective listing presentations, how to better prepare a property for the marketplace, new marketing tools and activities, personal promotions, target marketing, working more effectively with new home builders, time management and goal setting for results. This course also includes agency information and a special "10 reasons agents get sued" topic. Early bird registration (by 9/26/16) \$79. After that \$99. 6 Hours CE (3 Legal & 3 Elective). TO REGISTER: www.kar.com or call 859-263-7377.	Register by 9/19/17 to pay the EARLYBIRD PRICE of \$79. After 9/19/17 the cost is \$99.	Mike Gooch	CE: 6 Hours w/3 Legal Hours & 3 Elective Hours <hr/> PLE: 1 Hour Agency/ 3 Hrs Advertis/ 4 Hours Elect
Thursday October 5 Education Center	9:00am to 12:00pm	Avoiding FSBO Fizzle – Working the For Sale By Owner	New Class. New Class! 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
Thursday October 5 Education Center	1:00pm to 4:00pm	You Before Me – Demystifying Fiduciary Duties	New Class! 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
Friday October 6 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 Legal/Law <hr/> <hr/> PLE: 3 Hours Finance
Monday October 9 Education Center	9:00am to 5:00pm	e-PRO Certification DAY 1 in Classroom	NAR's REVISED e-PRO Certification program teaches members how to effectively use real estate technology to grow their business and make it more efficient. Applying advanced technologies and social media strategies to your business plan expands your capabilities, increases your reach, and builds trust with your customers. This is DAY 1 of the 2-day requirement for the e-PRO Certification – Day 2 is available only online at a cost of \$129. One-time application fee of \$110.50.	\$75 to members <hr/> \$100 for non-members	Sandy Huwel	CE: 6 Hours Elective

<p>Wednesday October 11</p> <p>Country Inns & Suites 2035 W Highway 192 London, KY</p>	<p>9:00am to 4:00pm</p>	<p>LONDON Kentucky CORE Course</p>	<p>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. MUST HAVE 25 REGISTERED!!</p>	<p>\$40 for members payable at registration \$60 member walk-ins</p> <hr/> <p>\$75 for non-members</p>	<p>Jonah Mitchell</p>	<p>CE: 6 Hours Legal/law</p>
<p>Monday October 16</p> <p>Education Center</p>	<p>1:00pm to 4:00pm</p>	<p>Opportunities & Advantages of Home Warranty Disclosure</p>	<p>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.</p>	<p>No cost to members</p> <hr/> <p>\$35 for non-members</p>	<p>Kelley DeGeorge First American Home Warranty</p>	<p>CE: 3 Hours Elective</p> <hr/> <p>PLE: 3 Hours Elective</p>
<p>Tuesday October 17</p> <p>Education Center</p>	<p>9:00am to 12:00pm</p>	<p>Managing Online Transactions - DOTLOOP</p>	<p>Become an expert looper. At DotLoop class, 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. Sign up today, spots are limited!</p>	<p>No cost to members</p> <hr/> <p>\$35 for non-members</p>	<p>DotLoop Hunter Morgan</p>	<p>CE: 3 Hours Elective</p> <hr/> <p>PLE: 3 Hours Technology & Data Security</p>
<p>Wednesday October 18</p> <p>Education Center</p>	<p>9:00am to 12:00pm</p>	<p>Home Inspections: What You Need To Know</p>	<p>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.</p>	<p>No cost to members</p> <hr/> <p>\$35 for non-members</p>	<p>Steve Pruitt</p>	<p>CE: 3 Hours Elective</p> <hr/> <p>PLE: 3 Hours Elective</p>
<p>Wednesday October 18</p> <p>Education Center</p>	<p>1:00pm to 4:00pm</p>	<p>Seller Forms</p>	<p>This class teaches new members how to use all the forms designed for the listing process AND gives seasoned agents a great refresher!</p>	<p>No cost to members</p> <hr/> <p>\$35 for non-members</p>	<p>Maria Gnas</p>	<p>CE: 3 Hours Legal/law</p> <hr/> <p>PLE: 3 Hours Contracts</p>
<p>Thursday October 19</p> <p>Education Center</p>	<p>9:00am to 4:00pm</p>	<p>Kentucky CORE Course</p>	<p>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.</p>	<p>\$40 for members payable at registration \$60 member walk-ins</p> <hr/> <p>\$75 for non-members</p>	<p>Ginny Lawson</p>	<p>CE: 6 Hours Legal/law</p>

Tuesday October 24 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 2017-2018 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
Tuesday October 24 Education Center	1:00pm to 4:00pm	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/> PLE: 1 Hour Agency 1 Hour Contracts 1 Hour Elective
Wednesday October 25 Education Center	9:00am to 12:00pm	You and the KREC	An overview of the most common complaints and why consumers file them. How complaints are originated at KREC. How a bill becomes a law from bill to committee to Governor, the difference between regulation or statute.	No cost to members <hr/> \$35 for non-members	Lee Harris Donahue	CE: 3 Hours Legal/law <hr/> PLE: 2 Hrs Agency 1 Hour Elective
Wednesday October 25 Education Center	1:00pm to 4:00pm	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 <hr/> \$35 for non-members	Lee Harris Donahue	CE: 3 Hours Legal/law
Thursday October 26 Education Center	9:00am to 12:00pm	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 & Misty Gammon	CE: 3 Hours Elective <hr/> PLE: 3 Hours Elective
Thursday October 26 Education Center	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 <hr/> \$35 for non-members	Woodrow Wilson & Misty Gammon	CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Elective
Friday October 27 Education Center	10:00am to 12:30pm	Tax Strategies for The Real Estate Professional	Turn Tax Dollars Back Into Your Dollars! Many of us assume our accountants take care of our taxes...but forget that WE are the ones giving them the numbers and records they are using to prepare our tax return. Take control of your taxes!	NO COST	Kelly Clark Bradford & Company	No CE or PLE

Monday October 30 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!	No cost to members <hr/> \$35 for non-members	Debbie Hamilton	CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security
Wednesday November 1 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
Wednesday November 1 Education Center	1:00pm to 4:00pm	Breaking News	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.	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
Thursday November 2 Education Center	9:00am to 12:00pm	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
Thursday November 2 Education Center	1:00pm to 4:00pm	Seller Disclosure & Procuring Cause	Discuss in detail the Seller Disclosure and also the situations associated with procuring cause issues.	No cost to members <hr/> \$35 for non-members	Jennifer Fields	CE: 3 Hours Legal/law
Tuesday November 7 Education Center	9:00am to 12:00pm	Competitive Market Analysis 102	Hands on 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 & Misty Gammon	CE: 3 Hours Elective <hr/> PLE: 3 Hours Agency
Tuesday November 7 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 & Misty Gammon	CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Elective
Wednesday November 8 Education Center	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	Mike Gooch	CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Contracts

Wednesday November 8	1:00pm to 4:00pm	Real Estate Advertising 101	Understand the important 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
Thursday November 9	9:00am to 12:00pm	Managing Online Transactions - DOTLOOP	Become an expert looper. At DotLoop class, 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. Sign up today, spots are limited!	No cost to members <hr/> \$35 for non-members	DotLoop Hunter Morgan	CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security
Friday November 10	9:00pm 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
Friday November 10	1:00pm to 4:00pm	Commercial Real Estate Issues	Get a better understanding of commercial real estate issues. Some topics covered: Letters of intent, CAMs, subletting/assignment, signage, expansion, leases, purchase contracts, safety/security issues, non-traditional uses, KY law changes of interest, recent court decision of interest and more!	No cost to members <hr/> \$35 for non-members	Tandy Patrick	CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Elective
Monday November 13	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
Tuesday November 14	9:00am to 12:00pm	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 <hr/> \$35 for non-members	Ginny Lawson	CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Elective
Tuesday November 14	1:00pm to 4:00pm	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 is a new class covering 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

Wednesday November 15 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 16 Education Center	11:30am to 1:00pm	U2 CLUB	Realtors Under 2 years – Let's face it, the first 2 years of any new Realtor's career are critical. We want to help!! Every other month the YRB will sponsor the U2 Club. TOPICS WILL VARY. Lunch provided.	NO COST	YRB	NO CE/PLE credit
Tuesday November 21 Education Center	9:00am To 12:00pm	Agents, ETHICS and the Law (ETHICS)	"Companies that are dedicated to doing the right thing have a written commitment to social responsibility, and act on it consistently are more profitable than those who do not." A refreshing, new and different look at the "Code of Ethics". There is no such thing as "real estate" ethics. Ethics are ethics. You will learn about the grievance process from start to finish. The correlation between the Code and the KREC License Law. You will also look at the arbitration process and take a look at the most violated codes. This class satisfies the NAR 2017-2018 requirement for ethics.	No cost to members <hr/> \$35 for non-members	Mike Gooch	CE: 3 Hours Legal/law <hr/> PLE: 2 Hours Risk Mgmt 1 Hour Elective
Tuesday November 21 Education Center	1:00pm to 4:00pm	Mishaps, Mistakes and Risk Management	This could be the most important and useful class being taught in Kentucky at this time. It covers A LOT! Almost a mini "core class". If you are going to be involved in a lawsuit as a real estate professional today, learn why we are sued 70% of the time; most importantly – what to do to avoid it and "God forbid" if it should happen, what will help! The gray areas of License Law – Stigmatized Properties/Megan's Law. Understand the agency forms, top to bottom and most importantly "how to" fill them out correctly.	No cost to members <hr/> \$35 for non-members	Mike Gooch	CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Agency
Monday November 27 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!	No cost to members <hr/> \$35 for non-members	Debbie Hamilton	CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security
Monday November 27 Education Center	1:00pm to 4:00pm	Association Services & Financing – New Member Orientation	Learn what your association will do for you. Also get basic financing information.	No cost to members <hr/> Not offered to non-members	Elaine Hangis & Jesse Hardin	No CE/PLE Credit <hr/> LBAR Orientation
Tuesday November 28 Education Center	9:00am to 12:00pm	KHC Financing	Kentucky Housing Corporation is again certifying the Real Estate Agents that attend our 3 hour non-law continuing education course. KHC Certified agents receive benefits like: free exposure to lenders and homebuyers with their contact information posted on our website, program updates through our EGRAM registry, a certificate to display in their office, and new this year a complimentary homebuyer tax credit sign rider. We are excited to come to Lexington and give you the opportunity to partner with KHC. We need your help to spread the word to potential homebuyers about KHC's low rates, down payment assistance & homebuyer tax credit. Let's work together to put more Kentucky Families into affordable, sustainable, housing!	No cost to members <hr/> \$35 for non- members	KHC Approved Instructor Cindy Bradley	CE: 3 Hours Elective <hr/> PLE: 3 Hours Finance

Tuesday November 28	1:00pm to 4:00pm	Becoming A Skilled Real Estate Negotiator	Any successful negotiating creates a “win-win” for all the parties involved. Of course your primary goal in the transaction is to create a happy customer, a “customer for life”. But, like any real estate agent, you want to get paid. It can be a challenging line to walk, especially in a state of presumptive Transaction Brokerage, and it can be difficult to get all parties to agree to a single outcome. But at the end of the day, when you put your customer first, you will end up ahead as well! This course talks about understanding not only the basic negotiating principles, but understanding your customer, and where he/she is coming from. Once we define our customers’ needs/wants, it helps us reach a common goal – a closing!	No cost to members <hr/> \$35 for non-members	Mary Anne Simmons	CE: 3 Hours Elective <hr/> PLE: 3 Hours Elective
Friday December 1	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 5	9:00am to 12:00pm	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 & Misty Gammon	CE: 3 Hours Legal/Law <hr/> PLE: 3 Hours Elective
Tuesday December 5	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 & Misty Gammon	CE: 3 Hours Elective <hr/> PLE: 3 Hours Agency
Wednesday December 6	9:00am to 12:00pm	Expireds – Like Catching Fish in a Barrel	New Class! 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
Wednesday December 6	1:00pm to 4:00pm	Bad Boys Whatcha Gonna Do	New Class! 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
Thursday December 7	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 2017-2018 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 December 7 Education Center	1:00pm to 4:00pm	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/> PLE: 3 Hours Compliance
Friday December 8 Education Center	9:00am to 12:00pm	Managing Online Transactions - DOTLOOP	Become an expert looper. At DotLoop class, 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. Sign up today, spots are limited!	No cost to members <hr/> \$35 for non-members	DotLoop Hunter Morgan	CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security
Friday December 8 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
Tuesday December 12 Education Center	9:00am to 12:00pm	Stump The Attorney	Lee will pose 8 different legal topics and ask the students to give real-life examples of scenarios they have faced. We will then decide as a group how the situation should have been handled. If the student stumps Lee, they will receive a prize!	No cost to members <hr/> \$35 for non-members	Lee Harris Donahue	CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Agency
Tuesday December 12 Education Center	1:00pm to 4:00pm	Yes, No, or It Depends!	NEW CLASS! Lee will present numerous legal questions and will poll the students as to whether the answer is "Yes, No or It Depends" and then the class will discuss the legalities of the situations.	No cost to members <hr/> \$35 for non-members	Lee Harris Donahue	CE: 3 Hours Legal/law <hr/> PLE: 1 Hr Agency 1 Hr Contracts 1 Hr Fair Housing
Wednesday December 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 December 13 Education Center	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 <hr/> \$35 for non-members	John Groat	CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Contracts

Friday December 15 Education Center	9:00am to 12:00pm	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 as HUD listings are expected to double.	No cost to members <hr/> \$35 for non-members	Cindy Crutcher	CE: 3 Hours Legal/law <hr/> PLE: 3 Hours Elective
Friday December 15 Education Center	1:00pm to 4:00pm	Taking Off The Mask	Every buyer & seller is unique with various character traits, communication styles & personality types. Real estate agents that are able to understand their clients' personality profiles are more effective at communicating with them to ensure a smoother, safer & less stressful transaction.	No cost to members <hr/> \$35 for non-members	Cindy Crutcher	CE: 3 Hours Elective
Monday December 18 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
Monday December 18 Board Room	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!	No cost to members <hr/> \$35 for non-members	Debbie Hamilton	CE: 3 Hours Elective <hr/> PLE: 3 Hours Technology & Data Security
Tuesday December 19 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
Tuesday December 19 Education Center	1:00pm to 4:00pm	Short Sales, Contracts for Deed, Lease Options	Attorney Jennifer Fields will take the stress out of negotiating short sales by explaining the process from start to finish. There is a definite method to the madness and Jenny will show you how. Short sales are a large part of our business and will be for the next few years. This class will give you all the skills you need to succeed in the aspect of the real estate market.	No cost to members <hr/> \$35 for non-members	Jennifer Fields	CE: 3 Hours Legal/law
Wednesday December 20 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

<p>Wednesday December 20</p> <p>Education Center</p>	<p>1:00pm to 4:00pm</p>	<p>Latest Do's and Don'ts: Drones/Scams/Tenant Rights</p>	<p>NEW CLASS! Get the latest do's and don'ts regarding Drones – Scams – Tenant Rights.</p>	<p>No cost to members <hr/>\$35 for non-members</p>	<p>Jonah Mitchell</p>	<p>CE: 3 Hours Legal/law <hr/><hr/>PLE: 3 Hours Elective</p>
<p>Thursday December 21</p> <p>Education Center</p>	<p>9:00am to 12:00pm</p>	<p>Mishaps, Mistakes and Risk Management</p>	<p>This could be the most important and useful class being taught in Kentucky at this time. It covers A LOT! Almost a mini “core class”. If you are going to be involved in a lawsuit as a real estate professional today, learn why we are sued 70% of the time; most importantly – what to do to avoid it and “God forbid” if it should happen, what will help! The gray areas of License Law – Stigmatized Properties/Megan's Law. Understand the agency forms, top to bottom and most importantly “how to” fill them out correctly.</p>	<p>No cost to members <hr/>\$35 for non-members</p>	<p>Mike Gooch</p>	<p>CE: 3 Hours Legal/Law <hr/><hr/>PLE: 3 Hours Agency</p>
<p>Thursday December 21</p> <p>Education Center</p>	<p>1:00pm To 4:00pm</p>	<p>Agents, ETHICS and the Law (ETHICS)</p>	<p>“Companies that are dedicated to doing the right thing have a written commitment to social responsibility, and act on it consistently are more profitable than those who do not.” A refreshing, new and different look at the “Code of Ethics”. There is no such thing as “real estate” ethics. Ethics are ethics. You will learn about the grievance process from start to finish. The correlation between the Code and the KREC License Law. You will also look at the arbitration process and take a look at the most violated codes. This class satisfies the NAR 2017-2018 requirement for ethics.</p>	<p>No cost to members <hr/>\$35 for non-members</p>	<p>Mike Gooch</p>	<p>CE: 3 Hours Legal/law <hr/><hr/>PLE: 2 Hours Risk Mgmt 1 Hour Elective</p>

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 through Janice Yonts at 859-276-3503, email janice@lbar.com or email 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.

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 **forty-eight (48) hours in advance** to cancel. LBAR reserves the right to cancel courses due to lack of registration – **Must have at least 25 in most classes.** (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 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.

LBAR APPROVED ONLINE CE - NEED CE? IF this schedule doesn't work for you - we have a great ONLINE option for YOU! We recognize the growing demand for online CE. We want to meet this demand and provide the highest value to you. You can access great online continuing education courses, which are KREC approved & 100% accredited. If the above dates and times do not fit your schedule, please take advantage of our online courses. You can go to <https://lbar.theceshop.com>. To **SAVE 20% in MAY** - **Enter the promotional code "**MAY20**" at checkout.