

**The ILLINOIS ASSOCIATION OF REALTORS® is sponsoring the following continuing education classes in conjunction with THREE RIVERS ASSOCIATION OF REALTORS®**  
**ALL COURSES WILL BE HELD AT THREE RIVERS ASSOCIATION OF REALTORS®**  
**303 Springfield Ave., Joliet - 815-744-4520**

<p><b>WEDNESDAY, NOVEMBER 2, 2011 9:00 A.M. TO 12:00 P.M.</b>  <b>COURSE: It's Time For A Checkup (COR1675 - 3 hrs. Core A)</b>  <b>INSTRUCTOR: Lynn Madison</b>  <b>Course Description:</b> Make an appointment to have a 'checkup' to be sure you are on top of what the license law and agency requirements are relative to issues in today's market. A bit of prevention to ensure you are handling escrow funds and contracts on distressed properties correctly as well as a shot or two of info on the protocols of submitting offers, Minimum Services - as well as commission issues - may be a review - but it's a whole lot better than the 'medicine' you'll need if don't know how to handle these situations.</p>	<p><b>WEDNESDAY, NOVEMBER 2, 2011 1:00 P.M. TO 4:00 P.M.</b>  <b>COURSE: The Code of Ethics: It's Good Business (ETH1512 - 3 hrs. Elective)</b>  <b>INSTRUCTOR: Lynn Madison</b>  <b>Course Description:</b> Updated to include the latest code issues and requirements. This course prepares the agents to conduct their business ethically and legally while working professionally with other REALTORS® and service providers. <b>Fulfills the NAR requirement.</b></p>
<p><b>FRIDAY, NOVEMBER 18, 2011 9:00 A.M. TO 12:00 P.M.</b>  <b>COURSE: The GREEN Quiz Show: Tips and hints on how to be a more GREEN real estate agent. (ENV1221 - 3 hrs. Elective)</b>  <b>INSTRUCTOR: Kerry Kidwell</b>  <b>Course Description:</b> The purpose of this course is to identify what things in a real estate agents life are subject to "greening". The topics covered will include cost and energy savings for agents and their clients, at work and at home. Also covered will be office costs and waste management.</p>	<p><b>FRIDAY, NOVEMBER 18, 2011 1:00 P.M. TO 4:00 P.M.</b>  <b>COURSE: Dirty Dozen:</b>  <b>12 Top ways real estate agents get sued and how to avoid them. (COR1646 - 3 hrs. Core B)</b>  <b>INSTRUCTOR: Kerry Kidwell</b>  <b>Course Description:</b> Why do real estate agents get sued? Find out what NAR and E &amp; O carriers know as they track lawsuits. More importantly, what can you do to prevent being sued? Come find out!</p>
<p><b>THURSDAY, DECEMBER 15, 2011 9:00 A.M. TO 12:00 P.M.</b>  <b>COURSE: Elements of a Contract (RB746 - 3 hrs. Elective)</b>  <b>INSTRUCTOR: Ruth Ann Morgan</b>  <b>Course Description:</b> Although the actual contracts and riders may change from one area to another, the concepts and elements involved in sound contract writing do not. This course is designed to cover the elements inherent in all real estate contracts and how the agents' knowledge impacts their clients, as well as explore the most recent concerns regarding contract preparation.</p>	<p><b>THURSDAY, DECEMBER 15, 2011 1:00 P.M. TO 4:00 P.M.</b>  <b>COURSE: Agency &amp; Escrow: Will the Defendant Please Rise? (COR1650 - 3 hrs. Core A)</b>  <b>INSTRUCTOR: Ruth Ann Morgan</b>  <b>Course Description:</b> Join us as we explore agency's fine points – duties to clients – responsibilities to customers - when to do dual (when not to!) as well as look at escrow case studies - all with an emphasis on risk reduction.</p>
<p><b>THURSDAY, JANUARY 12, 2012 9:00 A.M. TO 12:00 P.M.</b>  <b>COURSE: Antitrust &amp; Fair Housing: Whatcha Gonna Do When They Come For You (COR1649 - 3 hrs. Core B)</b>  <b>INSTRUCTOR: Lynn Madison</b>  <b>Course Description:</b> It's not always what you say that causes you problems – it's how you say it. Through video examples of what to do – and what not to do – we'll look at two of the areas of real estate that can cause them to come for you – when you thought you were one of the good guys!</p>	<p><b>THURSDAY, JANUARY 12, 2012 1:00 P.M. TO 4:00 P.M.</b>  <b>COURSE: Dual Agency: Duties in Conflict (AGY451 - 3 hrs. Elective)</b>  <b>INSTRUCTOR: Lynn Madison</b>  <b>Course Description:</b> Dual agency continues to be a balancing act that needs to be done carefully. This course looks at the latest issues surrounding dual agency including when its appropriate to do ministerial acts and the situations where only one client should be represented.</p>
<p><b>FRIDAY, JANUARY 20, 2012 9:00 A.M. TO 12:00 P.M.</b>  <b>COURSE: Distressed Property Sales: Working with Short Sales and Foreclosures (FI1105 - 3 hrs. Elective)</b>  <b>INSTRUCTOR: Kerry Kidwell</b>  <b>Course Description:</b> Looking for resources for distressed home sellers as well as tips on working with them? This is your class! Updated reference materials to help agents in these stress-filled situations.</p>	<p><b>FRIDAY, JANUARY 20, 2012 1:00 P.M. TO 4:00 P.M.</b>  <b>COURSE: License Law Battle (COR1625 - 3 hrs. Core A)</b>  <b>INSTRUCTOR: Kerry Kidwell</b>  <b>Course Description:</b> Battle it out with classmates over license law, agency and escrow questions for fun and prizes! Everyone wins in gaining knowledge in a game show format! Includes NEW questions on the NEW license law. Will you be asked to "come on down?"</p>
<p><b>FRIDAY, FEBRUARY 10, 2012 9:00 A.M. TO 12:00 P.M.</b>  <b>COURSE: Disclose! Disclose! Disclose! (COR1645 - 3 hrs. Core B)</b>  <b>INSTRUCTOR: Kerry Kidwell</b>  <b>Course Description:</b> Does a ghost haunt your listing? Is the next door neighbor a registered sex offender? Who has to fill out disclosure forms and who is exempt? This class covers a variety of environmental topics as well as other "stigmatized property" issues, plus all the basic disclosure forms.</p>	<p><b>FRIDAY, FEBRUARY 10, 2012 1:00 P.M. TO 4:00 P.M.</b>  <b>COURSE: Surfing for Success (TEC1713 - 3 hrs. Elective)</b>  <b>INSTRUCTOR: Kerry Kidwell</b>  <b>Course Description:</b> Take a ride on the Internet to visit lots of websites! Learn how to find information you need at IDFP or the US Census Bureau. Learn where to send clients and customers to research a neighborhood. Avoid becoming a victim of a con or "phishing" scheme. Also find out why agents need a Facebook page. If an Internet connection is available, all sites will be visited "live". Students will also have an electronic version of the outline available with hotlinks to all recommended sites.</p>

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<p><b>TUESDAY, FEBRUARY 14, 2012 9:00 A.M. TO 12:00 P.M.</b>  <b>COURSE: Agency &amp; Escrow: Will the Defendant Please Rise?</b>  <b>(COR1650 - 3 hrs. Core A)</b>  <b>INSTRUCTOR: Ruth Ann Morgan</b>  <b>Course Description:</b> Join us as we explore agency's fine points – duties to clients – responsibilities to customers - when to do dual (when not to!) as well as look at escrow case studies - all with an emphasis on risk reduction.</p>	<p><b>TUESDAY, FEBRUARY 14, 2012 1:00 P.M. TO 4:00 P.M.</b>  <b>COURSE: The Code of Ethics: It's Good Business</b>  <b>(ETH1512 - 3 hrs. Elective)</b>  <b>INSTRUCTOR: Ruth Ann Morgan</b>  <b>Course Description:</b> Updated to include the latest code issues and requirements. This course prepares the agents to conduct their business ethically and legally while working professionally with other REALTORS® and service providers. <b>Fulfills the NAR requirement.</b></p>
<p><b>FRIDAY, FEBRUARY 24, 2012 9:00 A.M. TO 12:00 P.M.</b>  <b>COURSE: Risk Reduction and Technology</b>  <b>(RD941 - 3 hrs. Elective) INSTRUCTOR: Kerry Kidwell</b>  <b>Course Description:</b> How do technology tools sometimes lead to trouble? What laws affect real estate agents in their use of their "tech toys?" What should I put on Facebook®? Attend this class to get the answers! Includes lots of helpful websites!</p>	<p><b>FRIDAY, FEBRUARY 24, 2012 1:00 P.M. TO 4:00 P.M.</b>  <b>COURSE: Nasty Stuff:</b>  <b>Covers Mortgage Fraud, RESPA, Predatory Lending, etc.</b>  <b>(COR1647 - 3 hrs. Core B)</b>  <b>INSTRUCTOR: Kerry Kidwell</b>  <b>Course Description:</b> What nasty stuff is lurking out there for the unwary consumer and their real estate agent? This course covers updated RESPA disclosures as well as the Predatory Lending Database Program and mortgage fraud in general. Also included are updates on other recent laws, such as CAN SPAM and the FACT Act.</p>
<p><b>THURSDAY, MARCH 22, 2012 9:00 A.M. TO 12:00 P.M.</b>  <b>COURSE: Agency &amp; Escrow: Will the Defendant Please Rise?</b>  <b>(COR1650 - 3 hrs. Core A)</b>  <b>INSTRUCTOR: Ruth Ann Morgan</b>  <b>Course Description:</b> Join us as we explore agency's fine points – duties to clients – responsibilities to customers - when to do dual (when not to!) as well as look at escrow case studies - all with an emphasis on risk reduction.</p>	<p><b>THURSDAY, MARCH 22, 2012 1:00 P.M. TO 4:00 P.M.</b>  <b>COURSE: Elements of a Contract (RB746 - 3 hrs. Elective)</b>  <b>INSTRUCTOR: Ruth Ann Morgan</b>  <b>Course Description:</b> Although the actual contracts and riders may change from one area to another, the concepts and elements involved in sound contract writing do not. This course is designed to cover the elements inherent in all real estate contracts and how the agents' knowledge impacts their clients, as well as explore the most recent concerns regarding contract preparation.</p>
<p><b>TUESDAY, APRIL 3, 2012 9:00 A.M. TO 12:00 P.M.</b>  <b>COURSE: Welcome to Runamuck Realty</b>  <b>(COR1665 - 3 hrs. Core A) INSTRUCTOR: Lynn Madison</b>  <b>Course Description:</b> Just when you thought you'd heard it all - along comes Runamuck Realty where their motto is "The End Justifies the Means" and putting themselves first is their priority. Through actual case studies we'll look at agency, license law and escrow violations and analyze what went wrong - and what should have happened. Included will be scenarios on: short sales, REO's, advertising, negotiating, earnest money, and broker responsibilities.</p>	<p><b>TUESDAY, APRIL 3, 2012 1:00 P.M. TO 4:00 P.M.</b>  <b>COURSE: Agency In Action</b>  <b>(AGY411 - 3 hrs. Elective)</b>  <b>INSTRUCTOR: Lynn Madison</b>  <b>Course Description:</b> This fast paced interactive course will help students become more familiar with the required written disclosures of agency and the day to day application of the agency disclosures.</p>
<p><b>MONDAY, APRIL 16, 2012 9:00 A.M. TO 12:00 P.M.</b>  <b>COURSE: Nasty Stuff:</b>  <b>Covers Mortgage Fraud, RESPA, Predatory Lending, etc.</b>  <b>(COR1647 - 3 hrs. Core B)</b>  <b>INSTRUCTOR: Kerry Kidwell</b>  <b>Course Description:</b> What nasty stuff is lurking out there for the unwary consumer and their real estate agent? This course covers updated RESPA disclosures as well as the Predatory Lending Database Program and mortgage fraud in general. Also included are updates on other recent laws, such as CAN SPAM and the FACT Act.</p>	<p><b>MONDAY, APRIL 16, 2012 1:00 P.M. TO 4:00 P.M.</b>  <b>COURSE: Distressed Property Sales:</b>  <b>Working with Short Sales and Foreclosures</b>  <b>(FI1105 - 3 hrs. Elective)</b>  <b>INSTRUCTOR: Kerry Kidwell</b>  <b>Course Description:</b> Looking for resources for distressed home sellers as well as tips on working with them? This is your class! Updated reference materials to help agents in these stress-filled situations.</p>
<p><b>THURSDAY, APRIL 19, 2012 9:00 A.M. TO 12:00 P.M.</b>  <b>COURSE: The Code of Ethics: It's Good Business</b>  <b>(ETH1512 - 3 hrs. Elective)</b>  <b>INSTRUCTOR: Ruth Ann Morgan</b>  <b>Course Description:</b> Updated to include the latest code issues and requirements. This course prepares the agents to conduct their business ethically and legally while working professionally with other REALTORS® and service providers. <b>Fulfills the NAR requirement.</b></p>	<p><b>THURSDAY, APRIL 19, 2012 1:00 P.M. TO 4:00 P.M.</b>  <b>COURSE: Agency &amp; Escrow: Will the Defendant Please Rise?</b>  <b>(COR1650 - 3 hrs. Core A)</b>  <b>INSTRUCTOR: Ruth Ann Morgan</b>  <b>Course Description:</b> Join us as we explore agency's fine points – duties to clients – responsibilities to customers - when to do dual (when not to!) as well as look at escrow case studies - all with an emphasis on risk reduction.</p>

**The Illinois Association of REALTORS® requires all providers of continuing education to establish a comprehensive registration policy. The following are guidelines that will govern registrants at all Three Rivers Association of REALTORS® continuing education (C.E.) courses.**

1. All reservations for continuing education classes must be in advance of class. Since printed material for each attendee must be ordered in advance, on-site registration may not be accepted. Only those who are properly registered will gain admittance.
2. Because all records are being maintained in an individual's name, the TRAR cannot accept any name substitutions. All C.E. records will reflect only the person who registered and not the individual who is attempting to take someone's place.
3. All reservation must be accompanied with the appropriate amount of money as indicated for each class.
4. In order to receive C.E. credit, each attendee is required to be present for the entire presentation (3 hours) and complete the final exam (1/2 hour) as proctored by the instructor. A minimum score of 70% is required to meet the State of Illinois requirements.
5. For your protection and the accuracy of our records required under the License Law, the class proctor may require you to produce proper photo identification.
6. Each attendee is responsible for the following:
  - a. The total number of C.E. credit hours earned to date. TRAR does not maintain a master database for each attendee.
  - b. If attending regional or national meetings which advertise C.E. sessions for Illinois, each member must independently ascertain if the class and instructor meet the requirement in Illinois, only the Illinois Department of Financial and Professional Regulation will be able to answer that questions (217) 785-9300.
  - c. Upon renewal of your License with the State of Illinois, each Licensee is responsible for supplying that Department with the necessary information required. The TRAR will not have additional certificates available for issue on demand or need. A fee of \$10.00 is required to order certificates. It is the responsibility of the attendee to see that no class number is repeated in any one license period. The Department will only give credit for one class.
7. **Cancellation Policy:**
  - a. All cancellations must be received 48 hours prior to the scheduled class to obtain a credit to take a replacement class.
  - b. All cancellations received less than 48 hours before the class will forfeit the registration fee. TRAR cannot admit any individual attempting to take the place of another.
  - c. Failure to attend the class as scheduled will result in the automatic forfeiture of the registration fee. Failure to stay for the entire class, taking unauthorized breaks, or your refusal to take the course exam will also result in the forfeiture of your registration fee.
8. **LATE ARRIVALS WILL NOT BE ADMITTED UNDER ANY CIRCUMSTANCES.**
9. **ALL PAGERS AND PHONES MUST BE TURNED OFF AND NO RECORDING DEVICES WILL BE ALLOWED.**

**REGISTRATION FORM**

NAME \_\_\_\_\_ OFFICE NAME \_\_\_\_\_  
 ADDRESS \_\_\_\_\_ PHONE \_\_\_\_\_  
 CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_ MLS # \_\_\_\_\_  
 NRDS # \_\_\_\_\_ LOCAL ASSOCIATION \_\_\_\_\_  
 REAL ESTATE LIC. # \_\_\_\_\_ EMAIL ADDRESS \_\_\_\_\_

**I WISH TO ATTEND AND REGISTER FOR THE FOLLOWING C.E. CLASSES (please check)**

- |   |  |
|---|--|
| <input type="checkbox"/> COR1675 - Core A (9:00 A.M. - 12:00 P.M. 11/02/11)   | <input type="checkbox"/> ETH1512- Elective (1:00 P.M. - 4:00 P.M. 11/02/11)  |
| <input type="checkbox"/> ENV1221 - Elective (9:00 A.M. - 12:00 P.M. 11/18/11) | <input type="checkbox"/> COR1646 - Core B (1:00 P.M. - 4:00 P.M. 11/18/11)   |
| <input type="checkbox"/> RB746 - Elective (9:00 A.M. - 12:00 P.M. 12/15/11)   | <input type="checkbox"/> COR1650- Core A (1:00 P.M. - 4:00 P.M. 12/15/11)    |
| <input type="checkbox"/> COR1649 - Core B (9:00 A.M. - 12:00 P.M. 01/12/12)   | <input type="checkbox"/> AGY451 - Elective (1:00 A.M. - 4:00 P.M. 01/12/12)  |
| <input type="checkbox"/> FII1105 - Elective (9:00 A.M. - 12:00 P.M. 01/20/12) | <input type="checkbox"/> COR1625 - Core A (1:00 P.M. - 4:00 P.M. 01/20/12)   |
| <input type="checkbox"/> COR1645- Core B (9:00 A.M. - 12:00 P.M. 02/10/12)    | <input type="checkbox"/> TEC1713 - Elective (1:00 P.M. - 4:00 P.M. 02/10/12) |
| <input type="checkbox"/> COR1650 - Core A (9:00 A.M. - 12:00 P.M. 02/14/12)   | <input type="checkbox"/> ETH1512 - Elective (1:00 P.M. - 4:00 P.M. 02/14/12) |
| <input type="checkbox"/> RD941 - Elective (9:00 A.M. - 12:00 P.M. 02/24/12)   | <input type="checkbox"/> COR1647 - Core B (1:00 P.M. - 4:00 P.M. 02/24/12)   |
| <input type="checkbox"/> COR1650 - Core A (9:00 A.M. - 12:00 P.M. 03/22/12)   | <input type="checkbox"/> RB746 - Elective (1:00 P.M. - 4:00 P.M. 03/22/12)   |
| <input type="checkbox"/> COR1665 - Core A (9:00 A.M. - 12:00 P.M. 04/03/12)   | <input type="checkbox"/> AGY411 - Elective (1:00 P.M. - 4:00 P.M. 04/03/12)  |
| <input type="checkbox"/> COR1647 - Core B (9:00 A.M. - 12:00 P.M. 04/16/12)   | <input type="checkbox"/> FII1105 - Elective (1:00 P.M. - 4:00 P.M. 04/16/12) |
| <input type="checkbox"/> ETH1512 - Elective (9:00 A.M. - 12:00 P.M. 04/19/12) | <input type="checkbox"/> COR1650 - Core A (1:00 P.M. - 4:00 P.M. 04/19/12)   |

**Payment is required at the time of registration.**

I am a:  TRAR Member  IAR Member  Non-Member

**Members of TRAR or IAR - \$35 each course / Non-members - \$50 each course**

Payment Enclosed: \$ \_\_\_\_ cash \$ \_\_\_\_ check \$ \_\_\_\_ Visa \$ \_\_\_\_ MasterCard \$ \_\_\_\_ Discover \$ \_\_\_\_ AmEx  
 Credit Card No. \_\_\_\_\_ Exp. Date \_\_\_\_\_

SIGNATURE (for charge authorization) \_\_\_\_\_

Do you have any disabilities which require special accommodations? If so, please identify \_\_\_\_\_