



Strictly Ed: *All Education-All the Time*



SCAOR MEMBERS ATTEND FREE IF REGISTERED BY 9/25

Buying Your Home with Reverse Mortgage

Monday, September 28th 9-10:30am

Instructor: Richard Cornelsen, Wells Fargo

After 9/25/09 cost is \$10

By attending this seminar you and your clients will learn how to use a Reverse Mortgage to purchase a home or use funds from a Reverse Mortgage on your primary residence to buy a second home without any monthly payments.

Avoid the 10 BIGGEST Deal Killers

Wednesday, October 7th 1:00-4:30pm

Instructor: Guy Berry

Key Learning Points:

- * Identify those things that kill transactions
- * Learn the root causes and ways to avoid them
- * Learn how to identify each issue and eliminate
- * How Listing and Buyer agents can change the results

Who Should Attend?

Any agent who has ever had a deal fall through... and wants to make sure it never happens to them again.

Homebuying Strategies with FHA Loans

Tuesday, October 13th 2:00-3:30pm

Presented by Santa Cruz Home Finance

FHA insured loans have helped to lead our real estate market through 2009 and will continue to be the predominant loan program in 2010. Come and hear directly from a HUD Approved Direct FHA Lender with Full Eagle Endorsement, HUD certified DE Underwriters and an FHA certified Appraiser. Get the details! Hear the experiences! Learn the strategies!



Ask Ms. Ed:

Submit a question to Ms. Ed and if we use it you will receive \$5 off your next class registration. Send an email to kkirwan@scaor.org

As a member of MLSListings, do I obligate myself to anything when I submit a listing?

Yes. Prior to submitting a listing to MLSListings, the listing broker must obtain the written agreement of the seller(s) expressly granting participants and subscribers the right to:

- 1) File the listing with the service for publication and dissemination to those authorized by the MLS;
- 2) Act as an agent for the seller
- 3) Abide by the rules of the MLS
- 4) Provide timely notice of status changes of the listing to the MLS
- 5) Upon sale of the property, provide sales information, including selling price, to the MLS for publication and dissemination; and
- 6) Publish sales information after the final closing of a sales transaction in accordance with the MLS Rules

Effective August 15, 2009 changes were made to the MLS Rules. To view or print a copy of the MLS Rules click [here](#)

For a complete list of classes currently being offered at SCAOR, click [here](#).

