

Seminar
Edition
August 2003

Annual Instructors' Seminar Friday, October 10, 2003

Registration Form Enclosed
Deadline is September 26, 2003

Annual Instructors' Seminar October 10, 2003

Registration begins at 7:45 a.m.

Seminar begins at 8:30 a.m. and concludes at 3:45 p.m.

Who Should Attend

If you are approved to teach prelicense, post license or any of the prescribed continuing education courses, you must attend the Annual Instructors' Seminar on October 10. The local associations of REALTORS® as well as other organizations who sponsor continuing education courses are encouraged to have a key person in their organization present. The program is open to all school personnel, real estate educators from other states, potential instructors, licensees and anyone who has an interest in the program.

Important: You must register directly with Auburn University. See enclosed registration form.

How to Register

You can register by telephone at (334) 844-5100; fax at (334) 844-3101; by mail at Auburn University Outreach Program Office, 301 O.D. Smith Hall, Auburn University, Alabama 36849; online at www.auburn.edu/outreach/arec2003. **Registrations received by fax, email or telephone REQUIRE a Visa or MasterCard number or purchase order number for payment. Auburn University must receive both the registration form and fee**

from participants in order to be considered registered. Remember the deadline is September 26, 2003. After that, participants will incur an additional \$50 late registration fee.

Participants who register less than five working days prior to the conference date should do so by phone to ensure confirmation of registration.



The block of hotel rooms for the program will be held until September 8

Location and Lodging

The Annual Instructors' Seminar and the Advanced Fair Housing Training Program will be held in the Auburn University Hotel and Conference Center located at 241 South College Street on the Auburn University Campus. Ample parking is provided adjacent to the Conference Center.

Hotel rooms may be reserved by calling 1-800-2AUBURN.



Please identify yourself as a participant in the "Alabama Real Estate Commission" program. Room rates are \$74.00 plus tax per night. The room block cut off date is September 8, 2003. Make your reservations by September 8! Rooms may be reserved on a space available basis after that date.

Cancellations and Refunds

Written refund requests received by September 26, 2003, will result in a refund of fees less a \$15 administration charge. Refund requests received after September 26 will not be honored. A substitute participant may be designated in place of a registrant who cannot attend.

Auburn University and the Outreach Program Office reserve the right to cancel, postpone, or combine workshop sections, to limit registrations, or to change instructors or speakers.

CE Credit

Those attending the Annual Instructors' Seminar will receive 6 hours of elective CE credit. Participants in the Advanced Fair Housing Workshop will earn 3 hours in prescribed CE credit and 3 hours in elective CE credit. Additionally, each will count as 5 points on the instructor's application.

Annual Instructors' Seminar starts at 8:30 a.m. sharp—please be on time!

Auburn University Hotel and Conference Center

Registration Deadline is September 26, 2003

Fee is \$84 received by September 26, 2003

Late Fee is \$134 (includes \$50 late fee) received after September 26, 2003

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Annual Instructors' Seminar Agenda

Friday, October 10, 2003

Register online today
at [www.auburn.edu/
outreach/arec2003](http://www.auburn.edu/outreach/arec2003)



7:45–8:30 a.m. **Registration and Continental Breakfast**

8:30–8:45 a.m. **Opening General Session—Welcome and Introductions**
Bill Poole, Chairman, AREC (Alabama Real Estate Commission)
D. Philip Lasater, Executive Director, AREC

8:45–9:40 a.m. **“Computer Administered Exams—Evaluation of the First Year”**
Larry Fabrey, Ph.D., Vice President, Measurements Research
Applied Measurement Professionals, Lenexa, Kansas

Update on Act 2003-298

Introduction of Breakout Sessions and Speakers
Pat Anderson, Education Director and Charles Sowell,
General Counsel-AREC

9:40–10:00 a.m. **Break**

10:00–11:30 a.m. **Concurrent Breakout Sessions**

① 13 Things I Wish I'd Known (20 years ago) About Real Estate Education

Some things just take time—like navigating the learning curve as a real estate educator! Join award-winning speaker and author, Julie Garton-Good, as she shares thirteen of the most important lessons learned in her more than thirty years in real estate, twenty of them as an educator. You'll learn invaluable lessons like how to trim dozens of hours off course preparation, turn-key low-cost ways to market yourself, plus why being a subject-matter expert is necessary to increase your value in the marketplace as well as your “credibility quotient.” If you're interested in cutting time off your own real estate education learning curve, you will not want to miss Julie's session. **Julie Garton-Good, DREI, C-CREC; NAREC (National Association of Real Estate Consultants), Lewiston, Idaho**

② The State of the Insurance Market in Alabama and the Insurance Department's Role

Deputy Commissioner Johnson will give an overview of the State Insurance Department including what they can and cannot do under the law, a discussion of the state of the insurance market since 9/11, information on the recently adopted rule on the use of credit scoring to determine insurance rates, and information on CLUE (Comprehensive Loss Underwriting Exchange) Reports. This is a timely and important topic as real estate licensees encounter more and more challenges in this arena. Also, Dr. Zumpano will address a study he conducted on E&O Insurance. He will also have available and discuss the recently released *Consumer's Guide for Home Buyers and Sellers* developed jointly by the AREREC and the Alabama Real Estate Commission. **Johnny Johnson, Deputy Commissioner; Alabama Department of Insurance, Montgomery, Alabama and Dr. Leonard Zumpano, Chair of Real Estate; AREREC (Alabama Real Estate Research and Education Center), Tuscaloosa, Alabama**

③ License Law—Open Q&A Forum

Charles will explain in detail new law changes, how they affect licensees and why they were made. In addition, this session is designed to answer your questions about License Law which would help you in your classrooms. Confused about what something means or how the Commission interprets or applies the law? Now is the time to get those questions answered and reduce Charles' phone calls! **Charles Sowell, General Counsel; AREC**

④ Lending Practices—the Good, the Bad and the Ugly

Lending today is not what it was ten years ago. With automated underwriting, A-minus loans, risk based pricing and a booming sub-prime market, it is hard to keep up with what trends and practices are acceptable lending practices and what border on predatory. This session will help you identify those practices so that you can help licensees in your classes better understand acceptable and unacceptable lending practices. We will look at how well-intentioned legislators can enact legislation with the opposite effect of their intentions. Do licensees need this information? Absolutely. **Martha Pierce-Walters, Vice President and CRA Officer; New South Federal Savings Bank, Birmingham, Alabama**

Annual Instructors' Seminar Agenda

Friday, October 10, 2003

⑤ Written Simulations for Education and Testing

Examination formats other than multiple-choice have been in existence for many years, and one such format is the written simulation examination. While completing a simulation examination, participants receive feedback after making option selections, and therefore, the experience can be useful for education as well as evaluation. Simulation exercises addressing topics in trust accounting, ethics, and brokerage relationships are available for use by educators and licensees. The purpose of this session will be to review selected simulations, and to discuss their potential applicability for education and evaluation. **Larry Fabrey, Ph.D., Vice President, Measurement Research; Applied Measurement Professionals, Lenexa, Kansas**

11:30–12:40 p.m. Luncheon (Included)

12:40–2:10 p.m. Concurrent Breakout Sessions (Repeated)

① 13 Things I Wish I'd Known (20 years ago) About Real Estate Education

Julie Garton-Good, DREI, C-CREC; NAREC (National Association of Real Estate Consultants), Lewiston, Idaho

② The State of the Insurance Market in Alabama and the Insurance Department's Role

Johnny Johnson, Deputy Commissioner; Alabama Department of Insurance, Montgomery, Alabama and Dr. Leonard Zumpano, Chair of Real Estate; AREREC (Alabama Real Estate Research and Education Center), Tuscaloosa, Alabama

③ License Law—Open Q & A Forum

Charles Sowell, General Counsel; AREC

④ Lending Practices—the Good, the Bad and the Ugly

Martha Pierce-Walters, Vice President and CRA Officer; New South Federal Savings Bank, Birmingham, Alabama

⑤ Written Simulations for Education and Testing

Larry Fabrey, Ph.D., Vice President, Measurement Research; Applied Measurement Professionals, Lenexa, Kansas

2:10–2:30 p.m. Break

2:30–3:40 p.m. Closing Session—"Unbundling the Real Estate Transaction"

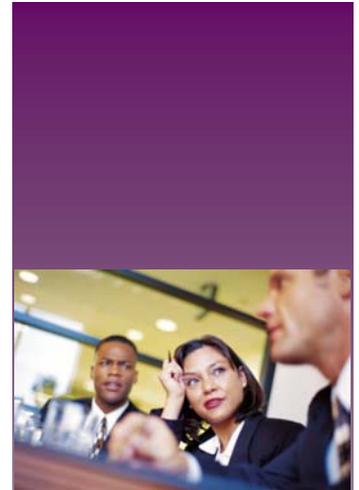
One of the largest and most profound trends in the real estate industry is the adoption of new business models including fee-for-services. This nuts and bolts session will provide the attendee with the most current information about what's working and why, from the first educator to write about the topic and coin the phrase "fee-for-services" in real estate!

The session will pinpoint:

- How vastly different fee-for-services is from discounting;
- Which parts of the transaction shouldn't be unbundled and why;
- Which parts of the transaction consumers will pay for if unbundled;
- The impact of due diligence and liability when providing a la carte services;
- How to introduce fee-for-services into your current practice without "messing in your own nest"

If you want to be a thriving player after the paradigm shifts, this session will provide the ammunition you need! **Julie Garton-Good, DREI, C-CREC; NAREC (National Association of Real Estate Consultants), Lewiston, Idaho**

3:40–3:45 p.m. Closing Remarks and Adjourn—Pat Anderson



AREEA (Alabama Real Estate Educators Association) annual meeting will be held on Thursday, October 9, 2003 at 4:00 p.m. in Ballroom B following the Advanced Fair Housing Training Program

1201 Carmichael Way
Montgomery, Alabama 36106
Phone 334.242.5544
Fax 334.270.9118
education@arec.state.al.us
www.arec.state.al.us

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Ryan Adair, Education Specialist
Gloria H. Ingram, Education Assistant

D. Philip Lasater, Executive Director
Vernita Oliver-Lane, Editor

Important!
Special Seminar Edition

Advanced Fair Housing Training Program

Thursday, October 9, 2003

9 a.m. to 4 p.m.

The featured speaker and trainer is **Sara Pratt** who is based in the Washington, D.C. area. Prior to 1991 Ms. Pratt practiced civil rights law in Louisville, Kentucky, held a variety of positions with the Kentucky Commission on Human Rights and served as a national and international consultant on fair housing matters. From 1991-1993 she served as the Deputy Assistant General Counsel for Fair Housing in HUD's office of General Counsel. From 1993-1999 Ms. Pratt was the Director of the Office of Enforcement in HUD's Office of Fair Housing and Equal Opportunity in Washington, D.C. From May 1999-December 2000 she

served as Director of Enforcement and Compliance for the National Fair Housing Alliance. Ms. Pratt has worked with a number of federal agencies including HUD, EEOC, the Department of Justice and the U.S. Department of Agriculture to ensure fair enforcement of the law. She has testified before Congress on fair housing issues. Ms. Pratt has trained thousands of investigators, conciliators, industry representatives and advocates on fair housing and other civil rights issues. The program will focus on conducting business in compliance with fair housing laws and the ADA, dealing with customers and clients on fair housing issues, recent court cases and their out-

comes and how those outcomes affect the real estate industry. This is truly an opportunity to learn from someone experienced in the law and who has this kind of training expertise. This program is open to licensees as well as instructors. It will be excellent for brokers and/or company trainers. Attendees will receive six hours of continuing education credit; three in prescribed hours and three in elective hours. Attendance by instructors will fulfill the requirement for instructor training in Fair Housing. Instructors: Don't miss this opportunity. Even if you do not teach fair housing in CE, you teach it in prelicense and post license classes. Sara KNOWS

the fair housing law and how it applies in the real estate business. This will be a very worthwhile day. She will be in Auburn only on Thursday, October 9. She will not be in attendance on Friday so make sure you register for October 9 and 10.

**Fee is \$75 if received by
September 26, 2003**

**Fee is \$125 (includes a \$50
late fee) if received after
September 26, 2003**

Note: Breaks and lunch are included in the \$75 registration fee. See registration form for additional information.

Thursday, October 9, 2003

9 a.m.-4 p.m.

**Auburn University Hotel
and Conference Center**

**Instructors
Brokers
Licensees
Company Trainers**

ADVANCED FAIR HOUSING WORKSHOP

Featuring Sara Pratt

This is the required training program in fair housing for all instructors who teach fair housing in prelicense, post license and/or continuing education. If you have been approved to teach any of the above listed courses and have not taken your fair housing training, you must attend this in order to retain approval.

For those of you who have taken a previous instructor training session in fair housing, we encourage you to attend this one as well. Ms. Pratt will have up to date court cases on fair housing issues as well as HUD's interpretations of Fair Housing Law and how it applies to real estate transactions.

This is an "advanced" workshop because the Commission has asked her to skip the basic information you already know and focus on recent developments in the areas of fair housing and the ADA (Americans with Disabilities Act). Even the most knowledgeable instructors will walk away with new information for use in your classes.

If you are a company trainer, broker or salesperson, you will find this workshop well worth your time. Learn from someone who has answers to your questions regarding fair housing law; what listing agents and selling agents can and cannot do and say; what is appropriate in advertising and other areas of concern you may have.

**Don't miss this
opportunity! See
the enclosed
registration form
and register today.**

About the Speaker

- Deputy Assistant General Counsel for Fair Housing with HUD
- Director of the Office of Enforcement in HUD's Office of Fair Housing
- Director of Enforcement and Compliance for the National Fair Housing Alliance
- Worked with HUD, EEOC, U.S. Department of Justice and U.S. Department of Agriculture
- National and international consultant on fair housing issues
- Veteran in training and conducting workshops on fair housing laws and ADA



Registration Form

Advanced Fair Housing Workshop and Annual Instructors' Seminar Thursday and Friday, October 9-10, 2003

Registration Deadline is September 26, 2003

Registration fees and forms received after September 26 will increase by \$50

Social Security Number _____ Mr. Ms. Mrs. Dr.

Name _____
LAST FIRST MI

MAILING ADDRESS CITY STATE ZIP CODE

HOME TELEPHONE WORK TELEPHONE FAX

EMAIL ADDRESS

NAME AND AFFILIATION PREFERENCE ON NAME TAG

COURSE INFORMATION

Advanced Fair Housing Workshop—Thursday, October 9, 2003

_____ \$ 75 If payment is received on or before 9-26-03

_____ \$125 If payment is received after 9-26-03

Annual Instructors' Seminar—Friday, October 10, 2003

_____ \$ 84 If payment is received on or before 9-26-03

_____ \$134 If payment is received after 9-26-03

You must choose one morning and one afternoon session for the Annual Seminar.

Room assignments are made based on the number of participants per session.

AM Concurrent Sessions (CHOOSE ONE)

- 1. 13 things I Wish I'd Known (20 Years Ago) About Real Estate Education
- 2. The State of the Insurance Market in Alabama and the Insurance Department's Role
- 3. License Law—Open Q&A Forum
- 4. Lending Practices—The Good, the Bad and the Ugly
- 5. Written Simulations for Education and Testing

PM Concurrent Sessions (CHOOSE ONE)

- 1. 13 things I Wish I'd Known (20 Years Ago) About Real Estate Education
- 2. The State of the Insurance Market in Alabama and the Insurance Department's Role
- 3. License Law—Open Q&A Forum
- 4. Lending Practices—The Good, the Bad and the Ugly
- 5. Written Simulations for Education and Testing

FOUR EASY WAYS TO REGISTER

- **CALL** in your information to 334.844.5100
- **FAX** this form to 334.844.3101
- **MAIL** this form to Outreach Program Office, 301 O.D. Smith Hall, Auburn University, AL 36849
- **REGISTER** online at www.auburn.edu/outreach/arec2003

PAYMENT INFORMATION

Check Money Order MasterCard Visa Purchase Order

Expiration Date _____ Card or Purchase Order Number _____

Authorized Signature _____

Registrations received by fax, email or telephone MUST contain a credit card number or purchase order number. Otherwise, you will not be considered registered.

MAKE CHECKS PAYABLE TO **AUBURN UNIVERSITY**

TOTAL ENCLOSED _____