

VIRGINIA REAL ESTATE BOARD

EDUCATION COMMITTEE MEETING MINUTES

The Real Estate Board Education Committee met on Wednesday, March 18, 2015, at 2:00 p.m. at the Department of Professional & Occupational Regulation in Richmond.

Committee Members present: Steve Hoover, Chair
Santee Ferebee
Lynn Grimsley
Lee Odems

Board Member present: Joe Funkhouser

Staff Members present: Jay DeBoer, Director
Mark Courtney, Senior Director
Christine Martine, Executive Director
Kevin Hoeft, Education Administrator

The meeting was called to order by Chairman Hoover at 2:15 p.m.

A motion was made and approved unanimously to approve the agenda at 2:16 p.m.

The first item on the meeting agenda was:

Broker Townhall Meetings

The Committee continued its discussion on this subject that it first brought up at its January 21, 2015, meeting, when the Committee received input from Board-certified education providers on whether the Board should conduct mandatory townhall meetings for brokers similar to the townhall meetings conducted by the Maryland Real Estate Commission in 2014. The primary purpose of the townhall meetings would be to provide Virginia brokers with instruction on the new regulations after they go into effect.

The following points were made at the January meeting: 1) the Board does not have the authority to force its brokers to attend mandatory broker townhall meetings; 2) a statutory change would be needed to authorize the Board to conduct mandatory townhall meetings and award Continuing Education (CE) credit to brokers who attend; and 3) The Virginia Association of Realtors Board of Directors recommends that if mandatory broker townhall meetings are conducted by the Board, then brokers who attend should receive two hours of CE credit.

Mr. Hoover continued the discussion by asking what would be the best way to encourage brokers to attend a townhall meeting if the Board cannot require their attendance?

Kevin McGrath of Long and Foster stated that although offering CE to brokers who attend a meeting is an incentive for some brokers, there are many brokers who may not attend for this incentive because they complete all their CE online.

Barbara Castillo of the Fredericksburg Area Association of Realtors said her association would be happy to allow the Board to use its large meeting room to host a townhall meeting. Ms. Grimsley and Deana Wilson of Alpha College of Real Estate indicated that the Hampton Roads Realtors Association may be able to host as many as 300 meeting attendees in its meeting rooms.

Ms. Wilson asked if adding a question to the Board's "Real Estate Firm Audit Form" asking whether a broker attended a townhall meeting would encourage more brokers to attend.

Mr. Hoover stated that another important reason for holding these meetings would be to encourage brokers to take greater responsibility for the real estate licensees under their authority. A problem exists when brokers are in no way held accountable for the violations of the licensees under their authority.

Ms. Ferebee noted the distinction between principal and supervising brokers who actually manage real estate firms and other real estate licensees, and the many associate brokers who, although are considered brokers by Virginia law, do not, in practice, manage firms or other licensees. The instruction provided in the prospective townhall meetings should address this distinction.

Mr. DeBoer added that a requirement would need to be added for the principal broker to name the supervising or managing broker in each firm so that the Board can know clearly which brokers manage licensees and which brokers do not manage licensees.

Public Comment on Other Matters

Mr. Hoover then asked if there was public comment on any other matters. Several education providers expressed concern with the directions they received from PSI Exams on how to comply with the new requirement of sending PSI a photograph, with the other already required information, for students who complete a Board-approved pre-license education course. The schools need to comply with this requirement by April 1, 2015, and are uncertain that they will be able to send electronic photographs to PSI Exams by this date. Since the requirement is not yet in effect, Mr. Hoover asked that this item be added to the May 6, 2015, Committee meeting agenda and

invited the education providers to provide input on this matter then.

There being no further public comment, Mr. Hoover recessed the meeting for a break at 2:55 p.m.

At 3:05 p.m., the Committee reconvened to consider the education applications on the meeting agenda.

The following actions were taken:

A. Two Proprietary School applications were reviewed and approved:

1. Success Training & Consulting, Inc. Norfolk, VA
Contact Person: Brenda Wise
2. International Association of Certified Home Inspectors, Boulder, CO, Contact Person: Benjamin Gromicko

B. Fifty-five continuing education course applications were reviewed; of these courses:

Nine previously-approved applications for continuing education courses offered by approved schools were considered and approved (Review for Instructor Only):

1. 20056 Business Management in a Real Estate Office (On-line), 8 hours Broker Management, The Real Estate Academy, Inc. (**John Saunders**)
2. 20059 Introduction to Commercial Real Estate Sales (On-line), 4 hours Real Estate Related, American Institute of Real Estate (**Abraham Michael Halaw**)
3. 20060 Property Management and Managing Risk (On-line), 4 hours Real Estate Related, American Institute of Real Estate (**Abraham Michael Halaw**)
4. 20061 Everyday Ethics in Real Estate (On-line), 4 hours Ethics/Standards of Conduct, American Institute of Real Estate, (**Abraham Halaw**)
5. 20084 Contracts & Contract Writing, 3 hours Real Estate Contracts, 1 hour Real Estate Related, SWVAR, (**Donna Bise, Warren Klutz, Jimmy Rowlette, and Alana Yates**)
6. 20086 Seller Representative Specialist (SRS) Certification Course, 8 hours Real Estate Related, NVAR (**Larry L. Anderson**)
7. 20090 Fair Housing: It's Not an Option, It's the

- Law, 2 hours Fair Housing, SWVAR (**Lisia Amburn, Raymond Amburn, Donna Bise, Warren Klutz, Jimmy Rowlette, and Alana Yates**)
8. 20092 Your Safety: It's a Risky Business, 2 hours Real Estate Related, SWVAR, (**Lisia Amburn, Raymond Amburn, Donna Bise, Warren Klutz, Jimmy Rowlette, and Alana Yates**)
9. 20097 Elements of a Contract, 1 hour Real Estate Related, SWVAR, (**Lisia Amburn, Donna Bise, Warren Klutz, Jimmy Rowlette, and Alana Yates**)

Forty-six original applications for continuing education courses offered by approved schools were considered. Forty-one of these course applications were approved. One "Real Estate Related" course application was not approved for failing to indicate on the application the correct "Real Estate Related" approved content area covered in the course. One Broker Management course application was not approved because it did not include adequate broker management content. One course was not approved because it contained controversial content that could promote questionable real estate practices. Two course applications were not approved because the courses provide instruction on subjects in which real estate licensees lack expertise and are, therefore, not qualified to advise the public:

1. 20066 Negotiate Like a Pro, 1 hour Real Estate Related, VAR
2. 20067 Ethical Decision-Making for Real Estate Licensees, 3 hours Ethics & Standards of Conduct, VAR
3. 20074 How to Make Green Your Competitive Advantage, 2 hours Broker Management, Kirks Institute (**Not approved - does not include adequate broker management content**)
4. 20075 Short Sales and Foreclosures (On-line), 3 hours Real Estate Related, McKissock, LLC
5. 20076 Foreign Investment in U.S. Real Estate (On-line), 4 hours Real Estate Related, McKissock, LLC
6. 20078 Real Estate Ethics and Standards of Conduct, 4 hours Ethics and Standards of Conduct, Moseley-Flint Schools Real Estate
7. 20079 Contract Writing - Know Your Forms, 2 hours Broker Management, RAR
8. 20080 The End of the Paper Trail: How to Conduct Paperless Transactions (On-line), 3 hours Real Estate Related, McKissock, LLC (**Not**

approved - did not indicate on the application the correct "Real Estate Related" approved content area covered in the course)

9. 20081 Pre-Foreclosure Sale Program Update For Real Estate Professionals, 1 hour Real Estate Related, VAR
10. 20082 The Power Negotiator's Playbook, 3 hours Real Estate Related, 2 hours Ethics and Standards of Conduct, RAR
11. 20099 Understanding and Resolving Title Issues, 1 hour Real Estate Related, Alpha College of Real Estate
12. 20100 Short Sales and Foreclosures: What Real Estate Professionals Need to Know (On-line), 6 hours Real Estate Related, The CE Shop, Inc.
13. 20101 Expanding Housing Opportunities (On-line), 3 hours Real Estate Related, The CE Shop, Inc.
14. 20102 Flood Insurance - Its Impacts on Buyers, Sellers and the Real Estate Transactions, 1 hour Real Estate Related, Alpha College of Real Estate
15. 20103 Alternative Bridge Loan Strategies, 1 hour Real Estate Related, Alpha College of Real Estate
16. 20104 Closing Disclosure, 1 hour Legal Updates, Alpha College of Real Estate
17. 20108 Bad Clauses, 2 hours Real Estate Contracts, Liz Moore University
18. 20112 2015 Fair Housing Course, 2 hours Fair Housing, Champion University
19. 20113 Update on Legislation and Property Management Issues, 1 hour Legal Updates, 2 hours Real Estate Related, FutureLaw, LLC
20. 20116 The 2015 Loan Estimate and Closing Disclosure Statements, 2 hours Real Estate Related, MBH Settlement Group, LC
21. 20117 Earnest Money Deposits, 1 hour Real Estate Contracts, MBH Settlement Group, LC
22. 20118 Reverse Mortgage for Real Estate Professionals, 2 hours Real Estate Related, PWAR
23. 20119 Update on Legislation and Property Management Issues, 3 hours Legal Updates, 3 hours Real Estate Related, FutureLaw, LLC
24. 20120 Real Estate Fraud, 2 hours Real Estate Related, MBH Settlement Group

25. 20121 Understanding the CMA, 4 hours Real Estate Related, Southwest Virginia Association of Realtors Real Estate School
26. 20122 Unconventional Transactions, 2 hours Real Estate Related, MBH Settlement Group, LC
27. 20123 Know Before You Owe: New Industry Forms, 2 hours Legal Updates, The RGS Title Real Estate Academy
28. 20124 Profile of Today's Home Buyers and Sellers, 2 hours Real Estate Related, Alpha College of Real Estate
29. 20125 Profile of Today's Home Buyers and Sellers, 2 hours Broker Management, Alpha College of Real Estate
30. 20126 Pocket Listings: Is This Trend for You? (On-line), 2 hours Real Estate Related, McKissock, LLC **(Not approved - contains controversial content that could promote questionable real estate practices)**
31. 20127 Homeowner's Flood Insurance-Coastal Region Specific (On-line), 4 hours Real Estate Related, McKissock, LLC
32. 20129 Resolving Boundary Disputes in Virginia, 1 hour Ethics and Standards of Conduct, 6 hours Legal Updates, NBI, Inc. **(Not approved - provides instruction on subjects in which real estate licensees lack expertise and are, therefore, not qualified to advise the public)**
33. 20130 Real Estate Foreclosure: A Step-by-Step Workshop, 7 hours Legal Updates, NBI, Inc. **(Not approved - provides instruction on subjects in which real estate licensees lack expertise and are, therefore, not qualified to advise the public)**
34. 20131 Virginia Fair Housing, 2 hours Fair Housing, The Settlement Group Real Estate School
35. 20132 Supervision, 3 hours Broker Management, Long and Foster Institute of Real Estate
36. 20133 Negotiating Workshop, 2 hours Real Estate Related, CBRB
37. 20134 Mold Remediation and Real Estate, 1 hour Real Estate Related, NRVSRE
38. 20144 Accredited Buyer Representative Designation (On-line), 8 hours Real Estate Related, The CE Shop, Inc.

39. 20145 Seller Representative Specialist (On-line), 8 hours Real Estate Related, The CE Shop, Inc.
40. 20146 Appraisals Policies & Practices, 2 hours Real Estate Related, Long and Foster Institute of Real Estate
41. 20152 CRS 205 - Financing Solutions to Close the Deal, 8 hours Real Estate Related, Council of Residential Specialists
42. 20153 Benefits of FHA and Selling HUD Homes, 4 hours Real Estate Contracts, Gracious School of Real Estate
43. 20154 Accredited Buyer Representative (ABR) Designation Course, 2 hours Fair Housing, 3 hours Ethics and Standards of Conduct, 1 hour Legal Updates, 1 hour Real Estate Agency, 1 hour Real Estate Contracts, 8 hours Real Estate Related, NVAR
44. 20155 VA Fair Housing Law Review, 3 hours Fair Housing, FutureLaw, LLC
45. 20156 VA Fair Housing Law Review, 2 hours Fair Housing, FutureLaw, LLC
46. 20157 Update on Legislation and Property Management Issues, 2 hours Fair Housing, 2 hours Legal Updates 2 hours Real Estate Related, FutureLaw, LLC

C. Seventeen post license education course applications were reviewed; of these courses:

Five previously-approved applications for post license education courses offered by approved schools were considered and approved (Review for Instructor Only):

1. 20054 Agency Law (On-line), 3 hours Virginia Agency Law, The Real Estate Academy (**John Saunders**)
2. 20055 Ethics and Standards of Conduct (On-line), 3 hours Ethics and Standards of Conduct, The Real Estate Academy (**John Saunders**)
3. 20058 Escrow and Protecting Other People's Money, 3 hours Escrow Requirements, Four Pillars Education, Inc (**Matthew Rathbun**)
4. 20091 Fair Housing: It's Not An Option, It's the Law, 2 hours Fair Housing, SWVAR, (**Lisia Amburn, Raymond Amburn, Donna Bise, Warren Klutz, Jimmy Rowlette, and Alana Yates**)
5. 20093 Your Safety: It's a Risky Business, 2 hours

Current Industry Issues and Trends, SWVAR,
(Lisia Amburn, Raymond Amburn, Donna Bise,
Warren Klutz, Jimmy Rowlette, and Alana
Yates)

Twelve original applications for post license education courses offered by approved schools were considered and approved:

1. 20068 Ethical Decision-Making for Real Estate Licensees, 3 hours Ethics and Standards of Conduct, VAR
2. 20087 The Power Negotiator's Playbook, 2 hours Current Industry Issues and Trends, RAR
3. 20114 Bad Clauses, 2 hours Current Industry Issues and Trends, Liz Moore University
4. 20115 Closing the Gap, 2 hours Current Industry Issues and Trends, Champion University
5. 20136 The 2015 Loan Estimate and Closing Disclosure Statements, 2 hours Current Industry Issues and Trends, MBH Settlement Group, LLC
6. 20137 Real Estate Fraud, 2 hours Current Industry Issues and Trends, MBH Settlement Group, LLC
7. 20138 Understanding the CMA, 2 hours Current Industry Issues and Trends, Southwest Virginia Association of Realtors
8. 20139 Real Estate Law and Board Regulations, 8 hours Real Estate Law and Board Regulations, RGS Title Real Estate Academy
9. 20140 Update on Legislation and Property Management Issues, 2 hours Current Industry Issues and Trends, FutureLaw, LLC
10. 20141 Unconventional Transactions, 2 hours Current Industry Issues and Trends, MBH Settlement Group, LLC
11. 20142 Virginia Fair Housing Law Review, 2 hours Fair Housing, FutureLaw, LLC
12. 20143 Profile of Today's Home Buyers & Sellers, 2 hours Current Industry Issues and Trends, Alpha College of Real Estate

- D. Fourteen pre-licensing instructor applications were reviewed. Twelve applications were approved. Two applicants were approved on the condition the applicants provide additional information demonstrating expertise in Principles and Practices of Real Estate.

1. David T. Dimattina
2. Merlyn M. Banks
3. Melinda K. Baldwin
4. Steven G. Hall
5. Melba D. Ratterree
6. Nancy M. Jagger
7. Fulton W. Gaylord
8. Suzanne P. Godin
9. Susan E. Shepard-Siple - **expert (Principles)**
10. Ann Noronha - **expert (Principles - approved on the condition the applicant provides additional information demonstrating expertise in Principles and Practices of Real Estate)**
11. Lauren T. Riner - **expert (Principles - approved on the condition the applicant provides additional information demonstrating expertise in Principles and Practices of Real Estate)**
12. Lori L. Krause - **expert (Principles)**
13. Howard C. Goetz - **expert (Finance, Principles)**
14. Judy L. Haynes - **expert (Principles)**

E. Six applications for pre-license education courses offered by approved schools were considered and approved:

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| 1. | 20096 | 60-hour Salesperson Principles & Practices of Real Estate, Michael J Bond Realty, Inc. |
| 2. | 20105 | 45-hour Broker Real Estate Appraisal, Kirks Institute for Advanced Real Estate Studies |
| 3. | 20106 | 45-hour Broker Real Estate Finance, Kirks Institute for Advanced Real Estate Studies |
| 4. | 20107 | 45-hour Broker Property Management, Kirks Institute for Advanced Real Estate Studies |
| 5. | 20135 | 60-hour Salesperson Principles & Practices of Real Estate (CRP), Alpha College of RE |
| 6. | 20158 | 60-hour Salesperson Principles & Practices Real Estate, PenFed Realty, LLC |

F. Twenty-seven continuing and post license education instructor applications to teach previously-approved continuing and post license education courses were considered and approved:

1. **Patricia J. Rogers and Ruth Benjaminson** - 18184 (Short Sale/Foreclosure), 18570 (Escrow Requirement: Deposit and Trust Monies), 18484/18491 (Risk Management), 18493 (Real Estate Laws and Board Regulations), 11971 (8 Hours Required Topics), 15692 (Contract Pitfalls), 17915 (8 hours Board Regulation), 18090 (Contract Course), 18485 (Escrow Requirement: Deposit and Trust Monies), 18022 (Ethics), 17860 (Ethics), 18004/18005 (VA Residential

- Agency), 18112 (Contract Course), 18490/18483 (Fair Housing), **Alpha College of Real Estate**
2. **Ronald L. Phipps** - 19234/19236 (The Code of Ethics: Our Promise of Professionalism, **VAR**)
 3. **James W. Hopper and Laura Farley** - 19333/19335 (VAR's Suggested Office Policy Manual - CE/BM), **VAR**
 4. **David K. Cook and Matthew L. Troiani** - 19884 (The Deed: A Primer), 19885 (The Real Estate Contract: A Primer), **Stewart Title and Escrow Inc.**
 5. **Toula Gross** - 16447 (Contracts), **Academy of Real Estate**
 6. **Marty Stanton** - 16447 (Contracts), 15942 (The Regional Contract), **Academy of Real Estate**
 7. **Michelle Statz** - 14606 (Legal Descriptions), 19336 (What is Title Insurance? 15238/15233 (Deed Warranties, Tenancies and Decedents' Estates), 15676/15671 (Mortgage Fraud Presentation), 19040 (Foreclosure, Liens and Bankruptcy), 17243/17239 (The Pre-Foreclosure Sale), **Fidelity National Title Insurance Comp.**
 8. **Debbie Davidson** - 14606 (Legal Descriptions & Surveys), 19336 (What is Title Insurance), **Fidelity National Title Insurance Comp.**
 9. **Frank McCormick** - 14606 (Legal Descriptions), 15238/15233 (Deed Warranties, Tenancies and Decedents' Estates), 15676/15671 (Mortgage Fraud Presentation), 19040 (Foreclosure, Liens and Bankruptcy), 17243/17239 (The Pre-Foreclosure Sale), 19803 (Decedents Estates and Transfer on Death Deeds), **Fidelity National Title Insurance Comp.**
 10. **John D. Epperly** - 14606 (Legal Descriptions), 15238/15233 (Deed Warranties, Tenancies and Decedents' Estates), 15676/15671 (Mortgage Fraud Presentation), 19040 (Foreclosure, Liens and Bankruptcy), 17243/17239 (The Pre-Foreclosure Sale), 19803 (Decedents Estates and Transfer on Death Deeds), **Fidelity National Title Insurance Comp.**
 11. **Paula Caplinger** - 14606 (Legal Descriptions), 19336 (What is Title Insurance? 15238/15233 (Deed Warranties, Tenancies and Decedents' Estates), 15676/15671 (Mortgage Fraud Presentation), 19040 (Foreclosure, Liens and Bankruptcy), 17243/17239 (The Pre-Foreclosure Sale), 19803 (Decedents Estates and Transfer on Death Deeds), **Fidelity National Title Insurance Comp.**
 12. **Frank E. Butler, IV** - 14606 (Legal Descriptions), 19336 (What is Title Insurance? 15238/15233 (Deed Warranties, Tenancies and Decedents' Estates), 15676/15671 (Mortgage Fraud Presentation), 19040 (Foreclosure, Liens and Bankruptcy), 17243/17239 (The Pre-Foreclosure Sale), **Fidelity National Title Insurance Comp.**
 13. **Norbert Prigge** - 15676/15671 (Mortgage Fraud Presentation), 19040 (Foreclosure, Liens and Bankruptcy),

- 17243/17239 (The Pre-Foreclosure Sale), 19803 (Decedents Estates and Transfer on Death Deeds), **Fidelity National Title Insurance Comp.**
14. **Doug E. Smith** - 19178 (VHDA State/County Assistance), **PWAR**
 15. **Ann L Johnston and Zhannetta N Lopez** - 19115/19105 (Ethics), **PWAR**
 16. **Susan Davis and Charles Alfortish** - 18714 (Mandatory Topics for Brokers and Salesperson), 18630 (Broker Mandatory Topics), **RealEstateCE.com**
 17. **Susan D. "Jill" Malloy and Renee Davis** - 18194 (Ethics & Standards of Conduct), 18038 (Fair Housing-Shared Neighborhoods, Equal Opportunities, 14369 (Real Estate Agency), 14362 (Real Estate Contracts), 14444 (Legal Updates and Emerging Trends), **CBRB**
 18. **Mark Baker and Mark Kilkeary** - 19293/19320 (Credit History, Analysis and Loan), **Alltech Title**
 19. **Barry W. Clark** - 16935 (The Closing Process), 16929 (Virginia Residential Property Disclosure), 15471 (Contract Review - A Tale of Two Contracts), 15615 (Selected Issues in Agency Law), 13030 (Current Legal Issues & Ethical Pitfalls), 13176 (Deeds of Conveyance), 13419 (Preparing for Success: Keeping Issues from Becoming Problems), 13677 (Handling Sales of Properties in Decedent's Estates), 14348 (Surveys & Easements - Mapping Out an Approach), 14370 (FIRPTA Requirements in Real Estate Transactions), 14650 (Renovation Financing), 14649 (Closing with a Twist (Non Standard Transactions), 14675 (Using Tax Deferred Exchanges to Increase Buying Power), 15474 (Contracts for Real Estate Professionals), 18991 (Property Owners' & Condominium Owners' Association: How They Work and What You Need to Know), 18775 (Special Contracts and Seller Financing), 19116/19128 (Current Industry Issues & Trends), 19118/19130 (Virginia Agency Law), 15481 (Introduction to the 2015 NVAR Regional Contract Form), 19117/19129 (Fair Housing), 14676 (Tax Matters in Real Estate Sales), 19852 (The 2015 Residential Contract Review), 15439 (Fair Housing), 16931 (The Code of Ethics & Standards of Practice of Real Estate), 16926 (How to Help Clients Avoid Foreclosure), 16925 (VA Real Estate Law), 14947 (Negotiation 101: The Psychology of the Deal), 16937 (Legal Updates), 16014 (RSA), 18771 (Short Sales, REO Sales and Some Related Tax Issues), 16945 (Living Trusts in Real Estate), 16816 (Title Insurance Basics: What It Is and How It Works), **The RGS Title RE Academy**
 20. **Suzanne Feinstein** - 16935 (The Closing Process), 16929 (VA Residential Property Disclosure), 15471 (Contract Review - A Tale of Two Contracts), 15615 (Selected Issues

in Agency Law), 13030 (Current Legal Issues & Ethical Pitfalls), 13176 (Deeds of Conveyance), 13419 (Preparing for Success: Keeping Issues from Becoming Problems), 13677 (Handling Sales of Properties in Decedent's Estates), 14348 (Surveys & Easements - Mapping Out an Approach), 14370 (FIRPTA Requirements in Real Estate Transactions), 14650 (Renovation Financing), 14649 (Closing with a Twist (Non Standard Transaction), 14675 (Using Tax Deferred Exchanges to Increase Buying Power), 15474 (Contracts for Real Estate Professionals), 18991 (Property Owners' & Condominium Owners' Association: How They Work and What you Need To Know), 18775 (Special Contracts and Seller Financing), 19116/19128 (Current Industry Issues & Trends), 19118/19130 (VA Agency Law), 15481 (Introduction to the 2015 NVAR Regional Contract Form), 19117/19129 (Fair Housing), 14676 (Tax Matters in Real Estate Sales), 19852 (The 2015 Residential Contract Review), 15439 (Fair Housing), 16931 (The Code of Ethics & Standards of Practice for Real Estate), 16926 (How to Help Clients Avoid Foreclosure), 16925 (VA Real Estate Law), 14947 (Negotiation 101: The Psychology of the Deal), 16937 (Legal Updates), 16014 (RSA), 18771 (Short Sales, REO Sales and Some Related Tax Issues), 16945 (Living Trusts in Real Estate), 16816 (Title Insurance Basics: What It Is and How It Works), **The RGS Title Real Estate Academy**

21. **Nicole Marucci** - 19852 (The 2015 Real Estate Sales Contract), 16931 (The Code of Ethics and Standards of Practice for Real Estate), 16926 (How to Help Clients Avoid Foreclosure), 16014 (RSA), 16929 (VA Residential Property Disclosure), 15471 (Contract Review - A Tale of Two Contracts), 13030 (Current Legal Issues & Ethical Pitfalls), 13419 (Preparing for Success: Keeping Issues from Becoming Problems), 13677 (Handling Sales of Properties in Decedent's Estates), 14649 (Closings with a Twist (Non Standard Transaction), 14675 (Using Tax Deferred Exchanges to Increase Buying Power), 15474 (Contracts for Real Estate Professionals), 18775 (Special Contracts and Seller Financing), **The RGS Title Real Estate Academy**
22. **Matthew M. White** - 14676 (Tax Matters in Real Estate), 19852 (The 2015 Real Estate Sales Contract), 16931 (The Code of Ethics and Standards of Practice for Real Estate), 16926 (How to Help Clients Avoid Foreclosure), 16014 (RSA), 16929 (VA Residential Property Disclosure), 15471 (Contract Review - A Tale of Two Contracts), 13030 (Current Legal Issues & Ethical Pitfalls), 13419 (Preparing for Success: Keeping Issues from Becoming Problems), 13677 (Handling Sales of Properties in

Decedent's Estates), 14649 (Closings with a Twist (Non Standard Transaction), 14675 (Using Tax Deferred Exchanges to Increase Buying Power), 15474 (Contracts for Real Estate Professionals), 18775 (Special Contracts and Seller Financing), 14348 (Surveys and Easements - Mapping Out an Approach), 16935 (The Closing Process), **The RGS Title Real Estate Academy**

23. **Ric Segovia** - 19178 (VHDA/State/County Assistance), **PWAR**
24. **Alan Dalton** - 15764 (Certified Negotiation Expert), **PWAR**
25. **Brian D. Baird** - 15481 (Introduction to the 2012 NVAR Regional Contract Form), 19117/19129 (Fair Housing), 14676 (Tax Matters in Real Estate Sales), 19852 (The 2015 Real Estate Sales Contract), 15439 (Fair Housing), 16931 (The Code of Ethics and Standards of Practice for Real Estate), 16926 (How to Help Clients Avoid Foreclosure), 16925 (VA Real Estate Law), 14947 (Negotiation 101: The Psychology of the Deal), 16937 (Legal Updates), 16014 (Residential Standard Agency), 16929 (VA Residential Property Disclosure), 15471 (Contract Review - A Tale of Two Contracts (Updated 2011)), 13030 Current Legal Issues & Ethical Pitfalls, 13419 (Preparing for Success: Keeping Issues from Becoming Problems), 13677 (Handling Sales of Properties in Decedents Estates), 14649 (Closings with a Twist (Non Standard Transaction), 14675 (Using Tax Deferred Exchanges to Increase Buying Power), 15474 (Contracts for Real Estate Professionals), 18991 (Property Owners' & Condominium Owners' Association: How They Work and What You Need to Know), 18775 (Special Contracts and Seller Financing), 19116/19128 (Current Industry Issues and Trends), 19118/19130 (VA Agency Law), **The RGS Title RE Academy**
26. **Doris Keen** - 15481 (Introduction to the 2015 NVAR Regional Contract Form), 19117/19129 (Fair Housing), 14676 (Tax Matters in Real Estate Sales), 19852 (The 2015 Residential Contract Review), 15439 (Fair Housing), 16931 (The Code of Ethics & Standards of Practice for Real Estate), 16926 (How to Help Clients Avoid Foreclosure), 16925 (VA Real Estate Law), 14947 (Negotiation 101: The Psychology of the Deal), 16937 (Legal Updates), 16014 (RSA), 18771 (Short Sales, REO Sales and Some Related Tax Issues), 16945 (Living Trusts in Real Estate), 16816 (Title Insurance Basics: What it is and How it Works), 16935 (The Closing Process), 16929 (VA Residential Property Disclosure), 15471 (Contract Review - A Tale of Two Contracts), 15615 (Selected Issues in Agency Law), 13030 (Current Legal Issues & Ethical Pitfalls), 13176 (Deeds of Conveyance), 13419 (Preparing for Success: Keeping Issues from Becoming Problems), 13677 (Handling Sales of Properties in Decedents Estates), 14348 (Surveys

& Easements - Mapping Out an Approach), 14370 (FIRPTA Requirements in Real Estate Transactions), 14650 (Renovation Financing), 11533 (RESPA Reform Rule - New GFE and HID-1 Review), 14649 (Closings with a Twist (Non Standard Transactions), 14675 (Using Tax Deferred Exchanges to Increase Buying Power), 15474 (Contracts for Real Estate Professionals), 18991 (Property Owners' & Condominium Owners' Association: How They Work and What You Need to Know), 18775 (Special Contracts and Seller Financing), 19116/19128 (Current Industry Issues & Trends), 19118/19130 (VA Agency Law), **The RGS Title RE Academy**

27. **Jenny Ann Hunter** - 15481 (Introduction to the 2015 NVAR Regional Contract Form), 19117/19129 (Fair Housing), 14676 (Tax Matters in Real Estate Sales), 19852 (The 2015 Residential Contract Review), 15439 (Fair Housing), 16931 (The Code of Ethics & Standards of Practice for Real Estate), 16926 (How to Help Clients Avoid Foreclosure), 16925 (VA Real Estate Law), 14947 (Negotiation 101: The Psychology of the Deal), 16937 (Legal Updates), 16014 (RSA), 18771 (Short Sales, REO Sales and Some Related Tax Issues), 16945 (Living Trusts in Real Estate), 16816 (Title Insurance Basics: What it is and How it Works), 16935 (The Closing Process), 16929 (VA Residential Property Disclosure), 15471 (Contract Review - A Tale of Two Contracts), 15615 (Selected Issues in Agency Law), 13030 (Current Legal Issues & Ethical Pitfalls), 13176 (Deeds of Conveyance), 13419 (Preparing for Success: Keeping Issues from Becoming Problems), 13677 (Handling Sales of Properties in Decedents Estates), 14348 (Surveys & Easements - Mapping Out an Approach), 14370 (FIRPTA Requirements in Real Estate Transactions), 14650 (Renovation Financing), 11533 (RESPA Reform Rule - New GFE and HID-1 Review), 14649 (Closings with a Twist (Non Standard Transactions), 14675 (Using Tax Deferred Exchanges to Increase Buying Power), 15474 (Contracts for Real Estate Professionals), 18991 (Property Owners' & Condominium Owners' Association: How They Work and What You Need to Know), 18775 (Special Contracts and Seller Financing), 19116/19128 (Current Industry Issues & Trends), 19118/19130 (VA Agency Law), **The RGS Title RE Academy**

G. There being no other business or public comment, the meeting adjourned at 3:55 p.m.