

# VIRGINIA REAL ESTATE BOARD

## EDUCATION COMMITTEE MEETING MINUTES

The Real Estate Board Education Committee met on Wednesday, November 4, 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  
Kevin Hoeft, Education Administrator

The meeting was called to order by Chairman Hoover at 2:01 p.m.

A motion was made and approved unanimously to approve the agenda at 2:02 p.m.

The following items were discussed:

### **Guidance Document on Continuing Education Real Estate Elective Courses**

Chairman Hoover asked for input from education providers on this subject. Deana Wilson of Alpha College of Real Estate and Barbara Castillo of the Fredericksburg Association of Realtors® requested that "Business Planning" be added to the list of approved subjects. Mr. Odems commented that the purpose of continuing education is to protect the public rather than providing licensees with a competitive advantage, and it is the obligation of education providers to show how a new subject for approval would protect the public. After discussion, the Committee affirmed the current guidance document.

### **Subjective vs. Objective Questions and Answers in Course Examinations.**

After discussion, the Committee concluded that subjective questions and answers in course examinations are acceptable as they generally lead licensees to greater thought, contemplation and discussion on the possible outcomes and consequences associated with any particular question and its answer(s).

### **Flood Instruction Course Completion Prior to January, 1, 2016**

Mr. Hoover asked Board staff to explain whether a licensee who completed a Legal Updates with Flood Instruction CE course prior to January 1, 2016, and whose license expires prior to January 1, 2016, will receive Legal Updates CE credit for that course. Kevin Hoeft affirmed that the licensee in the example given will receive Legal Updates CE credit for completing a Legal Updates with Flood Instruction CE course.

### **Interpretation of "Business Day"**

Mr. Hoover asked for clarification on the definition of a "Business Day" especially as it relates to an earnest money deposit. Mr. DeBoer directed the Committee to § 1-210 of the Code of Virginia (Computation of Time).

### **Continuing Education Carry Over Question**

Lisia Amburn of the Southwest Virginia Association of Realtors® inquired whether a licensee will receive Continuing Education (CE) credit under the CE carry over provision if the licensee takes the same approved course during the licensee's two-year license term. Under the former system the licensee did not receive credit for taking the same CE course twice during one two-year license term. However, under the CE carry over system, the licensee could take, for example, Board-approved three-hour continuing education course (Ethics 101 - Course Number 12345) for three hours of Ethics and Standards of Conduct CE credit early in the two-year term. The licensee could then take the same Board-approved course during the last six months of the same two-year term. If this three-hour course is surplus CE, should the licensee receive three hours of Ethics and Standards of Conduct CE credit for the upcoming next two-year term? [At its November 5, 2015, meeting, the Real Estate Board determined that the licensee in the above example will receive CE carry-over credit for taking the same approved course twice in the licensee's two-year license term as long as the course completed for the second time is surplus and is completed within the last six months prior to the license expiration date].

### **Hoarding Instruction as a Requirement for Fair Housing Course**

#### **Approval**

Virginia Fair Housing Office Director Liz Hayes addressed the Committee concerning the requirement that all Board-approved Fair Housing courses must include instruction on Hoarding. Ms. Hayes informed the Committee that the Fair Housing Office is going to be submitting a number of Fair Housing-related courses for CE credit and stated that the mandatory Hoarding instruction is not necessary for these Fair Housing-related courses, and the required Hoarding instruction usually serves to detract the class from the course's intended subjects to a discussion on Hoarding. After discussion, the Committee approved the Fair Housing Office's Fair Housing-

related course, "Assistance, Emotional Support and Companion Animals under the Fair Housing Law" for Real Estate Related CE credit, and Ms. Hayes will submit an amended course timed course outline to staff to reflect the removal of Hoarding from this course. The Committee affirmed the importance of Hoarding instruction in Fair Housing courses.

### Instructor Evaluations

After discussion with education providers, the Committee directed staff to amend the course applications and inform education providers that all course applications will need to include a copy of the instructor evaluation form that the school provides to its students to measure the effectiveness of each course instructor.

### High Quality Application Submissions

Mr. Odems requested that staff remind education providers to only submit applications that are well organized and with clearly readable text since the Committee agenda almost always consists of more than 10,000 pages.

The Committee next considered the education applications on the meeting agenda.

The following actions were taken:

- A. Two proprietary school applications were reviewed and approved.
  - 1. Cobalt Settlement, LLC, Arlington, VA  
Contact Person: Jeff Nowak
  - 2. First Decision Realty School, LLC, Vienna, VA  
Contact Person: Babur Baser
  
- B. Ninety-three continuing education course applications were reviewed; of these courses:

Two previously-approved applications for a continuing education course offered by an approved school were considered and approved (**Review for Instructor Only**):

- 1. 20708 Living Trusts in Real Estate, 1 hour Real Estate Related, Piedmont School of Real Estate (**Donald W. Tomlinson**)
- 2. 20711 The Closing Process, 1 hour Real Estate Related, Piedmont School of Real Estate (**Donald W. Tomlinson**)

Sixty-four original applications for continuing education courses offered by approved schools were considered. Fifty-five of these course applications were approved. One

application was not approved as the content is not adequate for the number of credit hours requested. Seven applications were not approved because they do not meet the criteria for continuing education elective content. One application was approved for Real Estate Related credit instead of Fair Housing credit.

1. 20702 Scams, Scoundrels and Real Estate Stings (On-line), 4 hours Real Estate Related, Dearborn Financial Publishing, Inc.
2. 20703 Technology Risk Management for Today's Real Estate Office, 2 hours Broker Management, VAR
3. 20706 Technology Risk Management for Today's Real Estate Office, 2 hours Real Estate Related, VAR
4. 20709 Realtor® Code of Ethics Training (On-line), 3 hours Ethics and Standards of Conduct, The CE Shop, Inc.
5. 20712 Brokerage 1 - Managing the Firm, 4 hours Broker Management, Peninsula Real Estate School
6. 20719 8-Hour Classroom Real Estate Law and Board Regulations, 8 hours Real Estate Related, Alpha College of Real Estate
7. 20727 The New FHA Handbook for Real Estate Professionals (On-line), 4 hours Real Estate Related, McKissock, LLC
8. 20730 The Importance of House Location Surveys, 1 hour Real Estate Related, Dominion Surveyors, Inc.
9. 20735 Give Your Client the Green Light: Simple Ways to Green a Home (On-line), 2 hours Real Estate Related, McKissock, LLC
10. 20736 Dealing with Parties Not Acting on their Own Behalf, 1 hour Real Estate Related, Provident School of Real Estate
11. 20738 Handling Sales of Decedent's Real Estate, 1 hour Real Estate Related, RGS Title Real Estate Academy
12. 20740 Deeds of Conveyance: What Do I Own; What Are My Liabilities?, 1 hour Real Estate Related, RGS Title Real Estate Academy
13. 20741 Current Legal Issues and Ethical Pitfalls, 1 hour Real Estate Related, RGS Title Real Estate Academy
14. 20742 Preparing for Success: Keeping Issues from Becoming Problems, 1 hour Real Estate Related, RGS Title Real Estate Academy

15. 20743 8-Hour Real Estate Law and Board Regulations (Online), 8 hours Real Estate Related, Alpha College of Real Estate
16. 20744 Real Estate Contracts, 2 hours Real Estate Contracts, Provident School of Real Estate
17. 20745 VA Home Loans, 1 hour Real Estate Related, Alltech Title Group, Inc.
18. 20746 VA Home Loans, 1 hour Real Estate Related, DAAR
19. 20750 Down Payment Assistance Programs - State, County, Federal, 3 hours Real Estate Related, PWAR
20. 20751 Reverse Mortgage, 1 hour Real Estate Related, DAAR
21. 20752 Renovation Financing from Sale to Sold, 3 hours Real Estate Related, DAAR
22. 20753 Agency, 1 hour Real Estate Agency, Long & Foster Institute of Real Estate
23. 20758 Pricing Strategies - Mastering the CMA, 6 hours Real Estate Related, CVSRE
24. 20759 Contracts, (On-line), 1 hour Real Estate Contracts, Alpha College of Real Estate
25. 20760 Reverse Mortgage, 3 hours Real Estate Related, DAAR
26. 20761 8-hour Real Estate Elective Course, (CRP) 8 hours Real Estate Related, Moseley-Flint Schools of Real Estate
27. 20763 Mock Settlement, 2 hours Real Estate Related, Cindy Bishop Worldwide, LLC
28. 20764 Cases in Agent Supervision and Management Complete Series (CRP), 8 hours Broker Management, Moseley Real Estate Schools, Inc.
29. 20765 Real Estate Agency (On-line), 1 hour Real Estate Agency, Moseley Real Estate Schools, Inc.
30. 20767 Affordable Housing Opportunities for Low-Moderate Income Buyers (CRP), 4 hours Real Estate Related, McKissock, LLC **(Not approved - does not meet the criteria cited in the application for continuing education elective credit)**
31. 20768 Give Your Client the Green Light: Simple Ways to Green a Home (CRP), 2 hours Real Estate Related, McKissock, LLC
32. 20770 Internet's Effect on Virginia Real Estate Transactions (On-line), 1 hour Real Estate Related, Moseley Real Estate Schools, Inc.

- (Not approved - does not meet the criteria for continuing education elective credit)**
33. 20771 Cases in Agent Supervision and Management Complete Series (On-line), 8 hours Broker Management, Moseley Real Estate Schools, Inc.
  34. 20772 Ethics and Standards of Conduct, 3 hours Ethics and Standards of Conduct, Long and Foster Institute of Real Estate
  35. 20773 Listing and Buyer Broker Contracts, 2 hours Real Estate Contracts, PenFed Realty, LLC
  36. 20781 Fair Housing, 2 hours Fair Housing, Long and Foster Institute of Real Estate
  37. 20783 8-hour Broker Management and Agent Supervision (On-line), 8 hours Broker Management, Alpha College of Real Estate
  38. 20784 Real Estate Technology (On-line), 3 hours Real Estate Related, Moseley Real Estate Schools, Inc. **(Not approved - does not meet the criteria for continuing education elective credit)**
  39. 20786 Real Estate Trends (CRP), 8 hours Real Estate Related, Moseley Real Estate Schools, Inc. **(Not approved - does not meet the criteria for continuing education elective credit)**
  40. 20790 Real Estate Trends (On-line), 8 hours Real Estate Related, Moseley Real Estate Schools, Inc. **(Not approved - does not meet the criteria for continuing education elective credit)**
  41. 20791 Highlights of the New VREB Rules & Regulations, 1 hour Real Estate Related, The Settlement Group Real Estate School
  42. 20792 Winter Weather: Frozen Pipes & Water Damage, 1 hour Real Estate Related, Alpha College of Real Estate **(Not approved - does not meet the criteria for continuing education elective credit)**
  43. 20793 Buyer Beware: Foreclosed and Neglected Properties, 3 hours Real Estate Related, GCAAR
  44. 20794 Know Before You Owe: Understanding the TRID Rules and Forms, 2 hours Broker Management, NVAR
  45. 20795 Duties of Real Estate Brokers and Salesperson, 4 hours Broker Management, Moseley-Dickinson Academy of Real Estate
  46. 20796 Review of VREB Regulations, 2015, 4 hours

- Broker Management, Moseley-Dickinson  
Academy of Real Estate **(Not approved - the  
content is not adequate for the number of  
credit hours requested)**
47. 20797 Advanced Title Insurance Issues, 2 hours  
Real Estate Related, MBH Settlement Group,  
LC
  48. 20798 Death, Divorce & Bankruptcy - The Ins and  
Outs of these Unconventional Transactions,  
2 hours Real Estate Related, MBH Settlement  
Group, LC
  49. 20799 ePRO - Day 1, 6 hours Real Estate Related,  
CVSRE
  50. 20800 Mortgage Basics, 3 hours Real Estate  
Related, Moseley Flint Schools of Real  
Estate
  51. 20801 Excellence in the Profession, 1 hour Ethics  
and Standards of Conduct, MBH Settlement  
Group, LC
  52. 20803 Contracts with Escalators, 2 hours Real  
Estate Contracts, MBH Settlement Group, LC
  53. 20804 Understanding Hoarding & Biohazard Cleanup  
for Real Estate Agents & Property Managers,  
1 hour Real Estate Related, Alpha College  
of Real Estate
  54. 20805 Transactions Involving FHA/VA Financing, 1  
hour Real Estate Related, MBH Settlement  
Group, LC
  55. 20806 Advanced FHA Financing, 3 hours Real Estate  
Related, GCAAR
  56. 20807 Contracts, 2 hours Real Estate Contracts,  
Hometown Title & Escrow, LLC
  57. 20808 Contracts, 1 hour Real Estate Contracts,  
Hometown Title & Escrow, LLC
  58. 20809 Comparative Differences between the GCAAR &  
NVAR Contracts, 2 hours Real Estate  
Related, GCAAR
  59. 20810 Listing Presentations, 3 hours Real Estate  
Related, GCAAR **(Not approved - does not  
meet the criteria for continuing education  
elective credit)**
  60. 20811 203K, 3 hours Real Estate Related, GCAAR
  61. 20815 Purchase Agreement: Addendums, Disclosure,  
Regulations & Law, 3 hours Broker  
Management, Top Producer Academy
  62. 20816 What Real Estate Professionals Need to know  
about FHA (CRP), 4 hours Real Estate  
Related, McKissock, LLC
  63. 20822 Living the Dream - Simple Steps to Avoiding

64. 20873 Problem Settlements, 1 hour Real Estate Related, MBH Settlement Group, LC Assistance, Emotional Support and Companion Animals under the Fair Housing Law, 2 hours Fair Housing, Virginia Fair Housing Office **(Approved for 2 hours of Real Estate Related instead of Fair Housing)**

Twenty-three original applications for Legal Updates with Flood Content continuing education courses offered by approved schools were considered. Nineteen of these applications were approved. Four applications were not approved for not meeting the criteria for continuing education elective credit.

1. 20704 Virginia Broker Law Update (On-line), 2 hours Fair Housing, 3 hours Ethics and Standards of Conduct, 1 hour Legal Updates with Flood Content, 1 hour Real Estate Agency, 1 hour Real Estate Contracts, 8 hours Real Estate Related, 8 hours Broker Management, Moseley Real Estate Schools Inc **(Not approved - does not meet the criteria for continuing education elective credit)**
2. 20707 Virginia Salesperson Law Update (On-line), 2 hours Fair Housing, 3 hours Ethics and Standards of Conduct, 1 hour Legal Updates with Flood Content, 1 hour Real Estate Agency, 1 hour Real Estate Contracts, 8 hours Real Estate Related, Moseley Real Estate Schools, Inc. **(Not approved - does not meet the criteria for continuing education elective credit)**
3. 20710 Legal Update with Flood Instruction, 1 hour Legal Updates with Flood Content, Moseley-Dickinson Academy of Real Estate
4. 20713 Emerging Trends and Legal Update, 1 hour Legal Updates with Flood Content, Montague Miller Academy
5. 20715 Virginia Legal Update, 1 hour Legal Updates with Flood Content, PenFed Realty, LLC
6. 20716 Virginia Legal Update 2015 (On-line), 1 hour Legal Updates with Flood Content, The CE Shop, Inc.
7. 20732 Judgments, Bankruptcy, Flood Hazard Areas and the National Flood Insurance Program, 2 hours Legal Updates with Flood Content, Old Dominion Settlement, Inc.
8. 20733 Virginia 8-hour Mandatory CE, 2 hours Fair



- Housing, 3 hours Ethics and Standards of Conduct, 1 hour Legal Updates with Flood Content, 1 hour Real Estate Agency, 1 hour Real Estate Contracts, New Millennium University
9. 20734 8-hour Required Subjects for Continuing Education, 2 hours Fair Housing, 3 hours Ethics and Standards of Conduct, 1 hour Legal Updates with Flood Content, 1 hour Real Estate Agency, 1 hour Real Estate Contracts, Peninsula Real Estate School
  10. 20737 Flood Hazard Areas and the National Flood Insurance Program, 1 hour Legal Updates with Flood Content, Peninsula Real Estate School
  11. 20739 Buyer Beware and Disclosure Law in Virginia - 2015, 1 hour Legal Updates with Flood Content, RGS Title Real Estate Academy
  12. 20762 Legal Update: Flood Zones and the National Flood Insurance Program, 2 hours Legal Updates with Flood Content, William E. Wood & Associates Real Estate Academy
  13. 20774 8-Hour Required Topics (CRP), 2 hours Fair Housing, 3 hours Ethics and Standards of Conduct, 1 hour Legal Updates with Flood Content, 1 hour Real Estate Agency, 1 hour Real Estate Contracts, Alpha College of Real Estate
  14. 20776 Virginia Legal Update and Regulatory Changes, 1 hour Legal Updates with Flood Content, PenFed Realty, LLC
  15. 20782 VA Legal Update, 1 hour Legal Updates with Flood Content, Long and Foster Institute of Real Estate
  16. 20785 Real Estate Law Update (On-line), 2 hours Fair Housing, 3 hours Ethics and Standards of Conduct, 1 hour Legal Updates with Flood Content, 1 hour Real Estate Agency, 1 hour Real Estate Contracts, Moseley Real Estate Schools, Inc.
  17. 20787 Virginia Broker Law Update (CRP), 2 hours Fair Housing, 3 hours Ethics and Standards of Conduct, 1 hour Legal Updates with Flood Content, 1 hour Real Estate Agency, 1 hour Real Estate Contracts, 8 hours Real Estate Related, 8 hours Broker Management, Moseley Real Estate Schools Inc  
**(Not approved - does not meet the criteria for continuing education elective credit)**

18. 20788 Real Estate Law Update (CRP), 2 hours Fair Housing, 3 hours Ethics and Standards of Conduct, 1 hour Legal Updates with Flood Content, 1 hour Real Estate Agency, 1 hour Real Estate Contracts, Moseley Real Estate Schools, Inc.
19. 20789 Virginia Salesperson Law Update (CRP), 2 hours Fair Housing, 3 hours Ethics and Standards of Conduct, 1 hour Legal Updates with Flood Content, 1 hour Real Estate Agency, 1 hour Real Estate Contracts, 8 hours Real Estate Related, Moseley Real Estate Schools, Inc. **(Not approved - does not meet the criteria for continuing education elective credit)**
20. 20802 Legal Updates and Emerging Trends 2015, 1 hour Legal Updates with Flood Content, MBH Settlement, LC
21. 20814 Legal Updates and Emerging Trends, 1 hour Legal Updates with Flood Content, Hometown Title & Escrow, LLC
22. 20817 VA Requirements for Flood Insurance, 1 hour Legal Updates with Flood Content, Kirks Institute
23. 20825 Legal Updates and Emerging Trends, 1 hour Legal Updates with Flood Content, CBRBSRE

Four original applications for continuing education courses offered by a school with a pending school application were considered and approved after the school application was approved:

1. 20777 Agency Primer, 1 hour Real Estate Agency, Cobalt Settlements, LLC
2. 20778 Introduction to Contracts, 1 hour Real Estate Contracts, Cobalt Settlements, LLC
3. 20779 Fair Housing, 2 hours Fair Housing, Cobalt Settlements, LLC
4. 20780 Legal Updates and Emerging Trends, 1 hour Legal Updates with Flood Content, Cobalt Settlements, LLC

C. Twenty-six post license education course applications were reviewed; of these courses:

Eight previously-approved applications for post license education courses offered by an approved school were considered and approved **(Review for Instructor Only):**

1. 20714 Fair Housing (On-line), 2 hours Fair Housing, Kirks Institute (**Jeffrey Kirks and Jerry Kirks**)
2. 20720 Contract Writing (On-line), 6 hours Contract Writing, Kirks Institute (**Jeffrey Kirks and Jerry Kirks**)
3. 20721 Real Estate Law and Board Regulations (On-line), 8 hours Real Estate Law and Board Regulations, Kirks Institute (**Jeffrey Kirks and Jerry Kirks**)
4. 20722 Ethics and Standards of Conduct (On-line), 3 hours Ethics and Standards of Conduct, Kirks Institute (**Jeffrey Kirks and Jerry Kirks**)
5. 20723 Current Industry Issues and Trends (On-line), 2 hours Current Industry Issues and Trends, Kirks Institute (**Jeffrey Kirks and Jerry Kirks**)
6. 20724 Virginia Agency Law (On-line), 3 hours Virginia Agency Law, Kirks Institute (**Jeffrey Kirks and Jerry Kirks**)
7. 20728 Risk Management (On-line), 3 hours Risk Management, Kirks Institute, (**Jeffrey Kirks and Jerry Kirks**)
8. 20729 Escrow Requirements (On-line), 3 hours Escrow Requirements, Kirks Institute (**Jeffrey Kirks and Jerry Kirks**)

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

1. 20749 Know before you Owe: The New Industry Forms, 2 hours Current Industry Issues & Trends, RGS Title Real Estate Academy
2. 20757 Down Payment Assistance - State, County, Federal, 2 hours Current Industry Issues and Trends, PWAR
3. 20769 Mock Settlement, 2 hours Current Industry Issues and Trends, Cindy Bishop Worldwide, LLC
4. 20812 ePro - Day 1, 2 hours Current Industry Issues and Trends, CVSRE
5. 20820 Virginia Agency Law, 3 hours Virginia Agency Law, HPDS
6. 20821 Current Industry Issues and Trends, 2 hours Current Industry Issues and Trends, HPDS
7. 20823 Ethics and Standards of Conduct, 3 hours Ethics and Standards of Conduct, HPDS

8. 20824 Contracts with Escalators, 2 hours Current Industry Issues and Trends, MBH Settlement Group, LC
9. 20826 Advanced Title Insurance Issues, 2 hours Current Industry Issues and Trends, MBH Settlement Group, LC
10. 20827 Death, Divorce and Bankruptcy - the Ins and Outs of these Unconventional Transactions, 2 hours Current Industry Issues and Trends, MBH Settlement Group, LC
11. 20828 Know Before You Owe: Understanding the TRID Rules and Forms, 2 hours Current Industry Issues and Trends, NVAR

Seven original applications for Real Estate Law and Board Regulations with Flood Content post license education courses offered by approved schools were considered and approved:

1. 20725 8-Hour Real Estate Law and Board Regulations, 8 hours Real Estate Law and Board Regulations with Flood Content, Alpha College of Real Estate
2. 20731 Real Estate Law and Board Regulations with Flood Instruction, 8 hour Real Estate Law and Board Regulations with Flood Content, Moseley-Dickinson Academy of Real Estate
3. 20748 8-hour Real Estate Law and Board Regulations (On-line), 8 hour Real Estate Law and Board Regulations with Flood Content, Alpha College of Real Estate
4. 20755 Real Estate Law and Board Regulations, 8 hour Real Estate Law and Board Regulations with Flood Content, RGS Title Real Estate Academy
5. 20756 Real Estate Laws & Board Regulations, 8 hours Real Estate Law and Board Regulations with Flood Content, Cindy Bishop Worldwide, LLC
6. 20818 Real Estate Law and Board Regulations, 8 hours Real Estate Law and Board Regulations with Flood Content, HPDS
7. 20819 Real Estate Law and Board Regulations, 8 hours Real Estate Law and Board Regulations with Flood Content, New Millennium University

- D. Three pre-licensing instructor applications were reviewed. Two applications were approved. One applicant seeking approval by waiver was not approved.

1. Michael Gary Straley - (All)
2. William C. McMeans - (Principles)
3. Austin S. Karvelis - **Waiver** - Principles (**Not approved as did not meet waiver requirements**)

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

1. 20829 60-hour Salesperson Principles & Practices Real Estate (Other Distance Learning - Live Webinar), Mo Mills Institute of Real Estate
2. 20830 60-hour Salesperson Principles & Practices Real Estate (Classroom), One Stop Real Estate School

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

1. **Jamie Cook** - 20325/20326 (Risk Management with the Use of the Home Warranty, **CVSRE**)
2. **John M. Chandler** - 19407 (8 Hr Required Topics), 15692 (Contract Pitfalls), 17915/18493 (8 Hours Board Regs and Law), 18005/18004 (Agency Law), 18184 (Current Industry Trends), 18483/18490 (Fair Housing), 18484/18575 (Risk Management), 18485/19570 (Escrow), 18090/18312 (Contracts), 18022/17860 (Ethics), 20524 (8 HR Required Topics), 20496 (Legal Updates), **Alpha College of Real Estate**
3. **Barbara Hendrickson** - 18278/18282 (VA Agency Law), 19592/18679 (Ethics), 18441/18462 (Fair Housing), 20360/20365 (Powerful Presentations for Buyers and Sellers), **Cindy Bishop Worldwide, LLC**
4. **Donald Tomlinson** - 15481 (Intro to the 2012 NVAR Regional Sales Contract), 14676 (Tax Matters in Real Estate Sales), 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), 16929 (VA Residential Property Disclosure), 15471 (Contract Review - A Tale of Two Contracts (Updated 2011)), 14649 (Closing with a Twist (Non Standard Transaction)), 14675 (Using Tax Deferred Exchanges to Increase Buying Power), 15474 (Contract 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), 16945

- (Living Trusts in Real Estate), 16816 (Title Insurance Basics: What Is It and How It Works), 16935 (The Closing Process), 15615 (Selected Issues in Agency Law in VA), 14348 (Surveys and Easement - Mapping Out an Approach), 14370 (FIRPTA Requirements in Real Estate Transactions), 14650 Renovation Financing), **The RGS Title Real Estate Academy**
5. **Carol Costanzo** - 20408/20409/20405 (Safety Matters: Safe Business=Smart Business), **CVSRE**
  6. **Donald Tomlinson and Dave Rotell** - 20327 (Know Before You Owe: New Industry Forms), **Long and Foster Institute of Real Estate**
  7. **Donna Kidwell Patton** - 20337 (2014 Ethics Seminar), 15557 (Offer, Contracts, and Related Issues), 15577 (Agency Law and Principles in Virginia), **Real Estate III School of Real Estate**
  8. **Tony Arko** - 18889 (Broker Supervision & Escrow Management), 18992 (Broker Risk Management), 19162/20608 (Risk Management), 18989/20618 (Escrow Management), **DAAR**
  9. **James F. Perkins and Vincent M. Coyle** - 20509/20510 (The Power of VA Lending), **Cindy Bishop Worldwide, LLC**
  10. **Noble Morris** - 20215/20216 (Negotiating the Sales Gap), **Champion University**
  11. **Donald Tomlinson** - 20488 (Selective Issues in Agency), **Piedmont School of Real Estate**
  12. **Ashley Mullen and Tanya Clemon** - 20550 (Risk Management Techniques to Mitigate E&O Claims), **DAAR**
  13. **Mark W. Graybeal** - 14573 (Real Estate Finance Today), 19733 (Title Insurance Basics), 19734 (Unconventional Transaction), 14116 (Legal Instruments of Real Estate Finance), 16098 (RSA), 20401 (CFPB Integrated Mortgage Disclosure), **Hometown Title & Escrow, LLC**

G. There was no other business or public comment.

The meeting adjourned at 3:55 p.m.