



COMMONWEALTH of VIRGINIA
Department of Professional and Occupational Regulation

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Governor

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Commerce and Trade
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Director

VIRGINIA REAL ESTATE BOARD
EDUCATION COMMITTEE MEETING REPORT

The Real Estate Board Education Committee met on Wednesday, March 15, 2017, at 2:00 p.m. at the Department of Professional & Occupational Regulation in Richmond.

Committee Members present: Sandee Ferebee
Lynn Grimsley
Lee Odems
Joe Funkhouser, Board Chair

Staff Members present: Jeffrey Williams, Board Administrator
Ana "Mia" Quimpo, Education Specialist
Janice Toole, Education Specialist

Lynn Grimsley chaired the committee in the Committee Chair's absence. Ms. Grimsley called the meeting to order at 2:00 p.m.

Ms. Ferebee made a motion to approve the agenda. The Committee approved it unanimously.

Public Comment.

Two education providers asked questions during the public comment time. One provider asked if there was a delay in processing applications. Mr. Jeffrey Williams shared that some applications were not being processed within the section's usual 24 to 48 hour turnaround period. He also shared the reasons for the delays and the steps the section is taking to overcome the delays. Another provider asked about the status of the CE carryover process. Mr. Williams shared that the Department's computer system would not automatically do everything the Department hoped, but staff have developed a plan to make the carryover process work. The process will have to be done manually, and licenses expiring the soonest will receive the highest priority.

The following items were discussed:

"Livestreaming" and Video Courses: are they acceptable and how does the Committee want to review the material?.

Staff shared with the Committee that there is an increasing number of schools that want to stream their classroom courses either to a satellite location staffed by a proctor or to an individual's home. The Committee decided that in order for this method of teaching to be acceptable as a "classroom" course, attendance must be monitored closely and accurately, the student must have the ability to interact with the instructor, and the instructor must be able to see the student(s). Only courses taken at proctored locations can count towards satisfying educational requirements placed upon a licensee by a Consent or Final Order. Staff will update the applications to include the "livestream" option. Until the applications are updated, staff can approve the use of "livestreaming" to providers who already have an approved classroom course if the providers verify they meet the requirements listed above.

Mr. Williams asked the committee members how they would like to receive the material for courses that are in a video format. After much discussion, the committee members decided that they would like to review an example of a course offered in a video format before deciding. Mr. Williams will forward them a proposed video course to review. The committee will revisit this issue at its next meeting.

Progress report on the development of a tool to help the committee and education providers determine if a course meets approval requirements, and a progress report on application updates.

Although a tool has not been developed to help the committee in the course approval process, progress has been made. Staff have been researching the issue and come up with some helpful ideas. Staff shared with the committee the "Discussion Items" document (see below) and a recent example where the Committee had been consistent in its approval process even though the provider did not initially believe that was the case. Staff will conduct more research and then forward some draft ideas to Mr. Odem. He and staff will work to draft "tool" for the Committee's review.

"Discussion Items" document.

While doing research on the issue of consistency in course approval, staff determined that having all the discussion items reviewed at the committee meeting in one document would be extremely helpful. Not only would it help the Committee make consistent decisions, it would also help staff and providers navigate the application process more easily and consistently. Mr. Williams provided the committee members with a draft document with the Discussion Items from the last four committee meetings. He shared that the document will hopefully be posted on the Department's website and updated after every committee meeting with the most recent Discussion Items as well as with the items from one additional archived meeting.

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

The following actions were taken:

- A. Four proprietary school applications were reviewed and approved.
1. 0211001195 - SWBC Mortgage Corporation, San Antonio, TX
Contact Person: Tamara Tapman
 2. 0211001196 – At Your Pace Online, LLC. Grants Pass, OR
Contact Person: David Modica
 3. 0211001197 – Preferred Systems, Inc. Erie, PA
Contact Person: Jilian Krause
 4. 0211001198 – Southside Virginia Association of Realtors, Colonial Heights, VA; Contact Person: Joe Croce

- B. Eighty-two continuing education course applications were reviewed.
Courses/Instructors listed below were approved unless noted otherwise.

Previously-approved Continuing Education Course Applications, Approved Schools (Review for Instructor Only – Attachment 2):

1. 0214022016 Introduction to Commercial Real Estate Sales V5.0 (On-line), 4 hours Real Estate Related, Thompson Education LLC/Kaplan Real Estate Schools (F.A. Dan Daniels)
2. 0214022017 Real Estate Finance Today V8.0 (On-line), 4 hours Real Estate Related, Thompson Education LLC/Kaplan Real Estate Schools (F.A. Dan Daniels)

Original Continuing Education Course Applications, Approved schools:

1. 0214021996 Manage Your Risks in Rentals, 2 hours Real Estate Related, Time LLC.
2. 0214021997 Eliminate Application Frustration, 2 hours Real Estate Related, Time LLC. (**Approved pending name change.**)
3. 0214021998 Capital Gains Tax Overview, 2 hours Real Estate Related, Moseley-Dickinson Academy of Real Estate
4. 0214021999 Saving Home Energy for Real Estate Professionals (On-line), 3 hours Real Estate Related, International Association Of Certified Home Inspectors
5. 0214022000 Purchase Money Reverse Mortgages, 1 hour Real Estate Related, RAR
6. 0214022004 Real Estate Investing: Build Wealth Representing Investors and Becoming One Yourself, 6 hours Real Estate Related, RAR (duplicate PLE # 1)
7. 0214022006 Zero Down Around Town, 3 hours Real Estate Related, Jamie L. Bailey
8. 0214022007 “Tricky Listings: How to Handle Some

- Of The Most Common (& Difficult) Problems Affecting Listings” 2 hours
Real Estate Related, The Settlement Group, Inc.
9. 0214022008 The Basics of Real Estate Finance, 3
hours Real Estate Related, Montague Miller Real Estate Academy
 10. 0214022009 American Warrior Real Estate
Professional, 3 hours Real Estate Related, Cindy Bishop Worldwide, LLC
(duplicate PLE # 2)
 11. 0214022011 Virginia Real Estate Brokerage
Management Issues, 2 hours Broker Management, Kirks Institute
 12. 0214022012 Contracts Redux: What Every Real
Estate Professional Needs to Know About Contracts, 1 hours Real Estate
Contracts, and 1 hour Real Estate Related, The Settlement Group, Inc.
 13. 0214022013 From Contract to Closing, 2 hours Real
Estate Related, PWAR (duplicate PLE # 3)
 14. 0214022015 What Lies Beneath: Underground Storage
Tanks, 3 hours Real Estate Related, RAR
 15. 0214022018 Contracts Workshop & Legal Updates, 1
hour Legal Updates and 2 hours Real Estate Contracts, RAR (duplicate
CE # 16 and PLE # 4)
 16. 0214022019 Contracts Workshop & Legal Updates, 3
hours Broker Management, RAR (duplicate CE # 15 and PLE # 4)
 17. 0214022021 Contracts and Agency Update and Fair
Housing, 2 hours Fair Housing, 1 hour Real Estate Agency, and 1 hour
Real Estate Contracts, FutureLaw, LLC
 18. 0214022026 Successfully Selling HUD Homes, 3
hours Real Estate Contracts, PWAR
 19. 0214022027 16 Credit Ultimate Virginia Real
Estate CE Digest, 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, and 8 hours
Real Estate Related, Moseley Flint Schools of Real Estate
 20. 0214022028 Career Affecting Acronyms: RESPA,
TILA, TRID & More, 4 hours Real Estate
Related, Moseley Flint Schools of Real Estate
 21. 0214022029 Virginia Fair Housing Review, 2 hours
Fair Housing, FutureLaw, LLC(duplicate PLE #5)
 22. 0214022031 Virginia Fair Housing Review, 3 hours
Fair Housing, FutureLaw, LLC
 23. 0214022032 Update on Legislation and Property
Management Issues, 3 hours Legal
Updates and 3 hours Real Estate
Related, FutureLaw, LLC
 24. 0214022033 Going Green: Elements of an Eco-
Friendly Home (On-line), 3 hours Real Estate Related, McKissock, LP
**(Application tabled to next meeting due to the illegibility of some
pages in the application.)**

25. 0214022034 Understanding the Settlement Process, 1 hour Real Estate Related, The Title Professionals, LLC
26. 0214022035 American Warrior Real Estate Professional, 3 hours Broker Management, Cindy Bishop Worldwide, LLC (duplicate CE # 10 and duplicate PLE # 2)
27. 0214022036 Legal Short Sale Seller, 2 hours Legal Updates, Cindy Bishop Worldwide (duplicate PLE #6)
28. 0214022038 Foreclosures and Alternate Options, 2 hours Legal Updates, Cindy Bishop Worldwide (duplicate PLE #7)
29. 0214022040 The Importance of Title, Surveys and Title Insurance: Their Indispensable Benefit to Consumers, 1 hour Real Estate Related, The Settlement Group Real Estate School
30. 0214022041 Descriptions and Surveys, 2 hours Real Estate Related, Fidelity National Title Insurance Company
31. 0214022042 Deed Warranties Tenancies and Decedents Estates, 1 hour Real Estate Related, Fidelity National Title Insurance Company
32. 0214022043 Ethics and the Code of Ethics, 3 hours Ethics and Standards of Conduct, Ann Palmateer Real Estate School
33. 0214022044 Understanding Mold in the Restoration Industry, 3 hours Real Estate Related, Servpro Industries, Inc.
34. 0214022045 Understanding the Sales Contract for Unimproved Land, 2 hours Real Estate Contract, MBH Settlement Group, LC (duplicate PLE #8)
35. 0214022047 Understanding Loan Assumptions, 2 hours Real Estate Related, MBH Settlement Group, LC (duplicate PLE #9)
36. 0214022049 Understanding Environmental Issues which Impact Real Estate, 2 hours Real Estate Related, MBH Settlement Group, LC (duplicate PLE #10)
37. 0214022051 Understanding Title Insurance And Surveys, 2 hours Real Estate Related, MBH Settlement Group, LC (duplicate PLE #11)
38. 0214022053 Understanding Agent Duties and

- Disclosure, 1 hour Real Estate Agency,
MBH Settlement Group, LC
39. 0214022054 WAAR Legal Updates, 1 hour Legal Updates, WAAR
 40. 0214022055 Fair Housing for the Real Estate Professional, 2 hours Fair Housing, NVAR
 41. 0214022056 Negotiation 101: The Psychology of the Deal, 1 hour Real Estate Related, The RGS Academy
 42. 0214022057 Electronic Communication, Copyrights, Website Ada Compliance & Advertising, 2 hours Legal Updates, RAR (duplicate CE # 43 and PLE #12)
 43. 0214022058 Electronic Communication, Copyrights, Website Ada Compliance & Advertising, 2 hours Broker Management, RAR (duplicate CE #42 and PLE #12)
 44. 0214022060 Issues of Agency and Diversity, 2 hours Fair Housing, 1 hour Ethics and Standards of Conduct, 1 hour Real Estate Agency, Moseley Flint Schools of Real Estate
 45. 0214022061 Property Owners Association & Condominium Disclosures, 1 hour Real Estate Contracts, Champion University
 46. 0214022062 Short Sales & REO's, 1 hour Real Estate Related, Champion University
 47. 0214022063 Pre & Post Settlement Occupancy Agreements, 1 hour Real Estate **(Approved pending the correction to one page of the application.)** Related, Champion University
 48. 0214022064 A Crash Course in Title Insurance, 1 hour Real Estate Related, Champion University
 49. 0214022065 1031 Tax Deferred Exchange Basics, 1 hour Real Estate Related, Capital Area Title, dba Universal Title
 50. 0214022066 Selling More Rural Development Financed Homes, 1 hour Real Estate Related, VAR
 51. 0214022067 Essentials of Risk Management, 6 hours Real Estate Related, Alpha College of Real Estate (duplicate CE #52)
 52. 0214022068 Essentials of Risk Management, 6 hours Broker Management, Alpha College of Real Estate (duplicate CE # 51)
 53. 0214022069 Tenancy, 6 hours Real Estate Related,

- Alpha College of Real Estate
(duplicate CE# 54)
54. 0214022070 Tenancy, 6 hours Broker Management, Alpha College of Real Estate (duplicate CE# 53)
 55. 0214022071 Residential Finance, 4 hours Real Estate Related, MAI Institute
 56. 0214022072 Real Estate Investing, 8 hours Real Estate Related, FAAR Academy
 57. 0214022073 Realtors Rules / Pay Attention, 2 hours Real Estate Related, Time, LLC **(Application tabled to next meeting due to the illegibility of some pages in the application.)**
 58. 0214022074 Selected Issues in Agency Law in Virginia, 1 hour Real Estate Agency, The RGS Real Estate Academy **(Not approved; missing coverage of the Board's Guidance Document on agency.)**
 59. 0214022075 E-Communications & Cyber Fraud: Do We Worry Too Much? 1 hour Real Estate Related, The RGS Real Estate Academy

Original Continuing Education Course Application, pending school application:

1. 0214022076 VA Boot Camp, 2 hours Real Estate Related, SWBC Mortgage Corporation
2. 0214022081 Virginia Real Estate 16 Hour Salesperson CE Course (Online), 2 hours Fair Housing, 4 hours Ethics and Standards of Conduct, 3 hours Legal Updates, 3 hours Real Estate Agency, 1 hour Real Estate Contracts, 3 hours Real Estate Related, At Your Pace Online, LLC. **(Application tabled to next meeting due to the illegibility of some pages in the application, but the course does not cover hording or the Board's Guidance Document on agency.)**
3. 0214022082 Virginia Real Estate 24 Hour Salesperson CE Course (Online), 2 hours Fair Housing, 4 hours Ethics and Standards of Conduct, 3 hours Legal Updates, 3 hours Real Estate Agency, 1 hour Real Estate Contracts, 3 hours Real Estate Related and 8 hours Broker Management, At Your Pace Online, LLC. **(Application tabled to next meeting due to the illegibility of some pages in the application, but the course does not cover the Board's Guidance Document on agency.)**
4. 0214021872 Creative Real Estate Financing (Online), 5 hours Real Estate Related, Gee Whiz Real Estate School
5. 0214021886 Flood Insurance Protection (On-line), 4 hours Real Estate Related, Gee Whiz

- Real Estate School **(Not approved; missing a qualified instructor and coverage of material outlined in the Board's regulations and VA code.)**
6. 0214021887 HUD Home Improvement for Foundations and Walls (On-line), 5 hours Real Estate Related, Gee Whiz Real Estate School **(Not approved; missing a qualified instructor and coverage of material outlined in the Board's regulations and VA code.)**
 7. 0214021888 Navigating Real Estate Finance (On-line), 2 hours Real Estate Related, Gee Whiz Real Estate School **(Not approved; missing a qualified instructor and coverage of material outlined in the Board's regulations and VA code.)**
 8. 0214021889 HUD Home Improvement for Windows, Doors, Kitchen and Baths (On-line), 5 hours Real Estate Related, Gee Whiz Real Estate School **(Not approved; missing a qualified instructor and coverage of material outlined in the Board's regulations and VA code.)**
 9. 0214021890 Managing & Investing in Income Properties (On-line) 6 hours Real Estate Related, Gee Whiz Real Estate School **(Not approved; missing a qualified instructor and coverage of material outlined in the Board's regulations and VA code.)**
 10. 0214021891 Methods of Real Estate Financing (On-line), 8 hours Real Estate Related, Gee Whiz Real Estate School **(Not approved; missing a qualified instructor and coverage of material outlined in the Board's regulations and VA code.)**
 11. 0214021892 Preparing Effective Contracts (On-line), 2 hours Real Estate Related, Gee Whiz Real Estate School **(Not approved; missing a qualified instructor and coverage of material outlined in the Board's regulations and VA code.)**
 12. 0214021893 Real Estate Basics (On-line), 8 hours Real Estate Related, Gee Whiz Real Estate School **(Not approved; missing a qualified instructor and coverage of material outlined in the Board's regulations and VA code.)**
 13. 0214021894 Real Estate Principles (On-line), 8 hours Real Estate Related, Gee Whiz Real Estate School **(Not approved; missing a qualified instructor and coverage of material outlined in the Board's regulations and VA code.)**
 14. 0214021895 Trust Deed Investments (On-line), 3 hours Real Estate Related, Gee Whiz

- Real Estate School **(Not approved; missing a qualified instructor and coverage of material outlined in the Board's regulations and VA code.)**
15. 0214021909 How Real Estate Professionals Avoid Costly Mistakes (On-line), 2 hours
Real Estate Related, Gee Whiz Real Estate School **(Not approved; missing a qualified instructor and coverage of material outlined in the Board's regulations and VA code.)**
 16. 0214021910 Real Estate Agency Law (On-line), 1 hour
Real Estate Agency, Gee Whiz Real Estate School **(Not approved; missing a qualified instructor and coverage of material outlined in the Board's regulations and VA code.)**
 17. 0214021911 Real Estate Contracts (On-line), 1 hour
Real Estate Contracts, Gee Whiz Real Estate School **(Not approved; missing a qualified instructor and coverage of material outlined in the Board's regulations and VA code.)**
 18. 0214021912 Real Estate Ethics and Standards of Conduct (On-line), 3 hours
Ethics and Standards of Conduct, Gee Whiz Real Estate School **(Not approved; missing a qualified instructor and coverage of material outlined in the Board's regulations and VA code.)**
 19. 0214021913 Real Estate Fair Housing (On-line), 2 hours
Fair Housing, Gee Whiz Real Estate School **(Not approved; missing a qualified instructor and coverage of material outlined in the Board's regulations and VA code.)**
 20. 0214021914 Real Estate Legal Update with Flood (On-line), 1 hour
Legal Updates, Gee Whiz Real Estate School **(Not approved; missing a qualified instructor and coverage of material outlined in the Board's regulations and VA code.)**
 21. 0214021915 Showing Homes Safely (On-line), 3 hours
Real Estate Related, Gee Whiz Real Estate School **(Not approved; missing a qualified instructor and coverage of material outlined in the Board's regulations and VA code.)**

C. Twelve post license education course applications were reviewed and approved unless noted otherwise.

Original Post License Education Course Applications, Approved Schools:

1. 0214022005 Real Estate Investing: Build Wealth Representing Investors and Becoming One Yourself, 2 hours Current Industry Issues and Trends, RAR (duplicate CE # 6)
2. 0214022010 American Warrior Real Estate Professional, 2 hours Current Industry Issues and Trends, Cindy Bishop Worldwide, LLC (duplicate CE # 10 and # 26)
3. 0214022014 From Contract to Closing, 2 hours Current Industry Issues and Trends, PWAR (duplicate CE # 13)
4. 0214022020 Contracts Workshop & Legal Updates, 2 hours Current Industry Issues and Trends, RAR (duplicate CE # 15 and 16)
5. 0214022030 VA Fair Housing Review, 2 hours Fair Housing, FutureLaw, LLC (duplicate CE #21)
6. 0214022037 Legal Short Sale Seller, 2 hours Current Industry Issues and Trends, Cindy Bishop Worldwide (duplicate CE# 27)
7. 0214022039 Foreclosures and Alternate Options, 2 hours Current Industry Issues and Trends, Cindy Bishop Worldwide (duplicate CE# 28)
8. 0214022046 Understanding the Sales Contract for Unimproved Land, 2 hours Current Industry Issues and Trends, MBH Settlement Group, LC (duplicate CE #34)
9. 0214022048 Understanding Loan Assumptions 2 hours Current Industry Issues and Trends, MBH Settlement Group, LC (duplicate CE #35)
10. 0214022050 Understanding Environmental Issues which Impact Real Estate, 2 hours Current Industry Issues and Trends, MBH Settlement Group, LC (duplicate CE #36)
11. 0214022052 Understanding Title Insurance And Surveys, 2 hours Current Industry Issues and Trends, MBH Settlement Group, LC (duplicate CE #37)
12. 0214022059 Electronic Communication, Copyrights, Website Ada Compliance & Advertising, 2 hours Current Industry Issues and Trends, RAR (duplicate CE # 42 and 43)

D. Thirteen pre-licensing instructor applications were reviewed and approved unless noted otherwise.

1. 0230001417 - Dallison R. Veach – Experience and Professional Designation (Principles)
2. 0230001419 - Monica Kathleen Florio – Education and Experience (Principles)

3. 0230001422 – Joseph Erwin Singleton – Experience and Professional Designation (Real Estate Brokerage)
4. 0230001426 – Waleed Sabri – waiver (Principles, Appraisal, Finance, Brokerage, and Law)
5. 0230001429 – Joan R. Barnes – waiver (Principles) **(Not approved; did not have enough real estate experience.)**
6. 0230001434 – Dennis “Duke” K. Dodson – Experience and Professional Designation (Only approved for “Broker Related Course – Real Estate Property Management”.)
7. 0230001433 – Christopher Reginald Copeland **(Only approved for “Principles of Real Estate.”)**
8. 0230001425 – Brittany Lynn Salem – waiver (Principles) **(Not approved, not qualified.)**
9. 0230001437 – Irene Brooks Kabler – Education and Teaching Credentials (Principles)
10. 0230001438 – Donna Jayne Radford-Baez – Education and Experience (Principles, Appraisal, Finance, Brokerage, and Law)
11. 0230001439 – John F. O’Reilly – Experience and Professional Designation (Principles, Appraisal, Finance, Brokerage, and Law)
12. 0230001440 – Renee Imen Okon – waiver (Principles)
13. 0230001428 – Raymond Eugene Bromell – waiver (Principles, Appraisal, Finance, Brokerage, and Law)

E. One pre-license education course application offered by approved schools was reviewed and approved.

1. 0214019005 60 hours Salesperson Principles and Practices of Real Estate, Advanced School of Real Estate (change of presentation format)

F. Thirty-three continuing and post license education instructor applications to teach previously-approved continuing and post license education courses were reviewed and approved unless noted otherwise.

1. Barbara Rhodes
0214018624 - Living the Dream-Simple Steps to Avoiding Problem Settlements
0214020122/0214020141 - Unconventional Transactions MBH Settlement Group LC
2. Dan Withers
0214018647 - 203 (k) Education for Renovation
0214020031/0214020039 - 2015 Residential Sales Contract (VA) Addenda
0214018624 - Living the Dream: Simple Steps to Avoiding Problem Settlements
0214020122/0214020141 - Unconventional Transactions

3. MBH Settlement Group LC
Jennifer Lee
0214018647 - 203 (k) Education for Renovation
0214020031/0214020039 - 2015 Residential Sales Contract (VA)
Addenda
0214018624 - Living the Dream: Simple Steps to Avoiding Problem
Settlements
0214020122/0214020141 - Unconventional Transactions
MBH Settlement Group LC
4. Ashley C Rios
0214020031/0214020039 - 2015 Residential Sales
Contract (VA) Addenda
MBH Settlement Group LC
5. Kathy Tate
0214020031/0214020039 - 2015 Residential Sales Contract (Virginia),
MBH Settlement Group LC
6. Wing Tsang
0214020031/0214020039 - 2015 Residential Sales Contract (Virginia),
MBH Settlement Group LC
7. Angela Eastman
0214020031/0214020039 - 2015 Residential Sales Contract (Virginia),
MBH Settlement Group LC
8. Susanne Dominick
0214018399 – Veterans Affairs Financing JAMS-01, INC
9. Sandra Stewart
0214021671/0214021672 - Ethics and Standards of Conduct
0214021692/0214021670 - Escrow Requirements
0214021655/0214021657 - Fair Housing
0214020567 - Negotiating Workshop
0214021636 - Real Estate Agency
0214021491 - Risk Management
0214021673 - VA Law and VREB Regulations
0214015756 - Real Estate Contracts
NRT MID-ATLANTIC LLC
10. Lori O'Day
0214021689/0214021721 - Virginia Brokerage Relationships
0214021692/0214021670 - Escrow Requirements
0214021671/0214021672 - Ethics & Standards Of Conduct
0214021655/0214021657 - Fair Housing
0214021673 - VA Law and VREB Regulations
NRT MID-ATLANTIC LLC
11. E. Sheldon Leggett
0214020871 - Standard Owner's Policy V. 2013 Homeowner's Policy
0214014606 - Legal Descriptions and Surveys
0214019336 - What Is Title Insurance?

- 0214020224 - Know Before You Close: The New Loan Estimate and Closing Disclosure Explained
Fidelity National Title Insurance Company
12. Todd Condron
0214020871 - Standard Owner's Policy V. 2013 Homeowner's Policy
0214014606 - Legal Descriptions and Surveys
0214019336 - What Is Title Insurance?
0214020224 - Know Before You Close: The New Loan Estimate and Closing Disclosure Explained
Fidelity National Title Insurance Company
13. Michele Freemyers
0214020871 - Standard Owner's Policy V. 2013 Homeowner's Policy
0214014606 - Legal Descriptions and Surveys
0214019336 - What Is Title Insurance?
0214020224 - Know Before You Close: The New Loan Estimate and Closing Disclosure Explained
Fidelity National Title Insurance Company
14. Marcus Simon
0214020871 - Standard Owner's Policy V. 2013 Homeowner's Policy
0214014606 - Legal Descriptions and Surveys
0214019336 - What Is Title Insurance?
0214020224 - Know Before You Close: The New Loan Estimate and Closing Disclosure Explained
Fidelity National Title Insurance Company
15. Jonathan Lyons
0214020871 - Standard Owner's Policy V. 2013 Homeowner's Policy
0214014606 - Legal Descriptions and Surveys
0214019336 - What Is Title Insurance?
0214020224 - Know Before You Close: The New Loan Estimate and Closing Disclosure Explained
Fidelity National Title Insurance Company
16. Jane Clawson
0214020871 - Standard Owner's Policy V. 2013 Homeowner's Policy
0214014606 - Legal Descriptions and Surveys
0214019336 - What Is Title Insurance?
0214020224 - Know Before You Close: The New Loan Estimate and Closing Disclosure Explained
Fidelity National Title Insurance Company
17. Markita U. Woods and David G. Bridges, Jr
0214018427/0214018461 - Financing Workshop
0214019812/0214019813 - Targeting & Serving First Time Home Buyers
0214019622/0214019624 - 203K Renovation Loans
0214020509/0214020510 - The Power of VA Lending
0214020471/0214020472 - Listing Tools Masters Use
0214020994/0214021011 - Bridge & Construction Loans
0214020555/0214020556 - Understanding Credit

- 0214021436/0214021437 - Renovation Loan Sales Strategy
Cindy Bishop Worldwide LLC
18. Aaron C. Simmons
0214021436/0214021437 - Renovation Loan Sales Strategy
Cindy Bishop Worldwide LLC
19. Martha Calabrese Eaheart
0214021922/0214021923 – Ethics
0214021896/0214021897 – Fair Housing
Long & Foster Institute of Real Estate
20. Gregg Lacy
0214021922/0214021923 - Ethics
0214021896/0214021897 - Fair Housing
0214021967/0214021968 - Agency
0214020753 - VA Agency
0214020553 - Contracts
0214020782 - VA Legal Update with Flood Content
0214021580 - Offer to Purchase
0214018718 - Consumer Trends in Real Estate Purchases
(Current Industry Issues and Trends)
0214018702 - Keeping the Trust
0214018728 - Contract Writing
0214018749 - Risk Management
0214020558 - VA Real Estate Law (W Flood Content)
Long & Foster Institute of Real Estate
21. Diana Khan
0214020763/0214020769 – Mock Settlement, Cindy Bishop
Worldwide, LLC
22. Michael Ott and Elliot R. Roberts
0214019622/0214019624 - 203k Renovation Loan
0214020994/0214021011 - Bridge And Construction Loan's
0214018427/0214018461 - Financing Workshop
0214019812/0214019813 - Targeting & Serving First Time
Homebuyers
0214020509/0214020510 - The Power of VA Lending
0214020471/0214020472 - Listing Tools Masters Use
0214020555/0214020556 - Understanding Credit Repair
Cindy Bishop Worldwide, LLC
23. Ali Newkirk
0214019117/0214019129 - Fair Housing
0214021694 - Tax Matters Updated 2014
0214016931 - The Code of Ethics and Standards Of
Practice For Real Estate
0214016926 - How to Help Clients Avoid Foreclosure
0214020554 - 2015 Virginia Real Estate Law
0214020739 - Buyer Beware and Disclosure Law in Virginia
0214018771 - Short Sales, REOs Sales and Some Related Tax Issues

0214016945 - Living Trusts In Real Estate
0214016816 - Title Insurance Basic: What Is It and How It Works
0214016935 - The Closing Process
0214016929 - VA Residential Property Disclosure
0214021101 - Contract Review- A Tale of Two Contracts
0214020741 - Current Legal Issues & Ethical
Pitfalls/Short Sale
0214020740 - Deeds of Conveyance
0214020742 - Preparing For Success: Keeping Issues From
Becoming Problems
0214020738 - Handling Sales of Properties in Decedents's
Estates
0214021703 - Surveys and Easements-Mapping out an
Approach
0214021289 - FIRPTA Requirements in Real Estate
Transactions
0214021701 - Closings with a Twist (Non Standard
Transactions)
0214018991 - Property Owners & Condominium Owners
Association: How They Work and What You Need To Know
0214018775 - Special Contracts and Seller Financing
0214019116/0214019128 - Current Industry Issues & Trends
0214020755 - Real Estate Law & Board Regulations (PLE)
0214019852 - The 2015 Residential Sales Contract (CE)
0214020123 - Know Before You Owe: The New Industry Forms
0214020749 - Know Before You Owe: The New Industry Forms
(PLE)
0214019118/0214019130 - VA Agency Law
0214021105 - Ethics and Standards of Conduct (PLE)
0214021290 - The Agent Did What? A Focus on Contract
Language within the NVAR Regional Sales Contract
The RGS Title Real Estate Academy

24. Christina Burton
0214019679/0214019669 – Real Estate Disclosure law in VA
MBH Settlement Group, LC
25. Kathy Tate
0214018663 - Clearing Title to a Commission Check
MBH Settlement Group, LC
26. Kathy Tate
0214019089/0214019097 – A Mock Settlement
0214021197 – Congratulations You Got A Listing!
MBH Settlement Group, LC
27. Wing Tsang
0214021197 – Congratulations You Got A Listing!
MBH Settlement Group, LC
28. Ashley Rios

- 0214021197 – Congratulations You Got A Listing!
MBH Settlement Group, LC
29. Bill Battaile
0214021197 – Congratulations You Got A Listing!
MBH Settlement Group, LC
30. Gregg Lacy
0214021581 - Leadership and Team Work Skills
0214021727 - Broker Supervision from A – Z
Long & Foster Institute of Real Estate
31. Brenda Morton
0214020029/0214018990 - Real Estate Law, Legal Updates and
Emerging Trends, DAAR
32. Joseph Russo, Jr.
0214020029/0214018990 - Real Estate Law, Legal Updates and
Emerging Trends
0214020015/0214018947 - Fair Housing
0214020014/0214018946 - RE Contracts / Contract Writing
0214020013/0214018464 - Agency
0214020608/0214019162 - Risk Management
0214020618/0214018989 - Escrow Management
DAAR
33. John L. White, Jr.
0214021794 - MORTGAGE FOR REAL ESTATE TAXATION
0214021795 - CASH FLOW PLANNING FOR REAL ESTATE
INVESTORS
0214021796 - MORTGAGE MATH CAMP
CMPS INSTITUTE LLC

G. There was no other business discussed. The meeting adjourned at 4:08 p.m.