



COMMONWEALTH of VIRGINIA  
Department of Professional and Occupational Regulation

Terence R. McAuliffe  
Governor

Todd Haymore  
Secretary of  
Commerce and Trade

Jay W. DeBoer  
Director

VIRGINIA REAL ESTATE BOARD  
EDUCATION COMMITTEE MEETING REPORT

The Real Estate Board Education Committee met on Wednesday, September 27, 2017, at 2:00 p.m. at the Department of Professional & Occupational Regulation in Richmond.

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

Department Staff Members present: Jay DeBoer, Director  
Jeffrey Williams, Board Administrator  
James Chapman, Board Administrator  
(Appraiser Board)  
Ana Quimpo, Education Specialist  
Janice Toole, Licensing Specialist

Mr. Hoover called the meeting to order at 2:03 p.m.

A motion was made to approve the agenda. The Committee approved it unanimously.

Public Comment.

A provider shared with the committee that she mistakenly listed the wrong number of hours for a course and asked the committee to consider approving the course for the correct number of hours. Staff had already noted the mistake in the committee's agenda. The committee noted the correction. The course was initially submitted as "Legal Updates." The provider stated that she would also like to have the course approved as "Broker Management." The Board Administrator informed the provider that if the committee approved the course for Broker Management, it would receive its own course number. The committee approved the course for Legal Updates and Broker Management.

The same provider stated that another course on the committee's agenda was offered to a large number of students one day prior to its submission for approval. The Board Administrator shared with the committee that the provider asked him to ask the committee if they would approve the course effective one day prior to the day it was

submitted. He also told the committee what he told the provider, regulation 18VAC135-20-360.E states “Providers of continuing education and post license education courses shall submit all subjects to the board for approval prior to initially offering the course.” After further discussion, it was decided the Board Administrator would research to see if there was a similar situation with a course when the flood content was introduced to the Legal Updates course and that the Board would ask the Assistant Attorney General for her thoughts on the Board’s ability to retroactively approve the course at its next meeting.

Application Review: A discussion about “Other: \_\_\_\_\_”.

The Board Administrator asked the committee members for their thoughts on adding the following or similar language to the “Other” bullet on the Continuing Education Course application, “How does this course help licensee protect the public health, safety and welfare?” Because the committee has the authority to approve courses that do not fall under one of the criteria in 18VAC135-20-101.2 but won’t do so unless the course protects the public health, safety and welfare, staff believe adding this language to the application gives providers and idea as to what courses the committee will and will not approve. The committee agreed it would be good to add the language.

Agenda: “Flagging” applications in the agenda that staff have concerns about, (Course will be bolded); Condensing pages and file size..

The committee’s agenda continues to slowly increase in pages and electronic file size. Staff will explore ways to decrease the number of page and file sizes.

Proprietary schools MUST renew their school licenses before their expiration date. Student credits will not be uploaded if the school has an expired license..

Mr. Williams reminded providers and informed the committee that courses completed after a school license expired will not be accepted by the Board’s computer system.

Using a term other than “Not Real Estate Related” when denying course approvals. .

Board staff asked committee members if the phrase “Course content does not fall under a continuing education category listed in 18VAC135-20-101.2 and does not protect the public health, safety, and welfare” instead of “Not Real Estate Related” when courses are denied because of their content. This language would match the update to the application (as noted above) and give the course provider more accurate information about why its course application was denied.

Video content: Drafting an instruction sheet (still in the construction phase).

Developing the Carryover Education process has been staff’s main focus the last 6 month. Now that development process is complete, staff will turn its attention to drafting an instruction sheet for submitting video content as part of a course completion.

### Education provider accountability: complaint referral process.

Now that the development of the Carryover Education process is complete, staff will also turn its attention to helping schools comply with the Board's regulations. Procedures will also be developed for referring schools that cannot come into a reasonable amount of compliance to the Department's complaint section.

### Schools and PSI checking for full names.

A significant number of initial application do not have the applicants' full legal name. PSI and schools will asked again to get the applicants full legal name at the beginning of the process.

### Carryover Education: Implementation Update.

Carryover development is complete. Staff are approving carryover credit, and issuing approval letters and denial letters. The Carryover Worksheet has gone through several versions, each one making the simpler. Unfortunately, many forms are incomplete because the licensees are not listing **ALL** of the courses they completed in their last licensure period. A denial letter issued in these instances, but the licensees are permitted to submit the form again. Several providers present for the meeting shared that licensees are contacting them asking for duplicate course completion certificates because they have misplaced their original.

### Application Review.

The following applications were approved without stipulation unless noted otherwise.

- V. Continuing Education Course Applications
  - A. Previously-approved Continuing Education Course Applications, Approved Schools:
    1. 0214022390 Buyer Representation in Real Estate(On-line), 4 hours Real Estate Related, Montague Miller Real Estate Academy (Barbara G. McMurry)
    2. 0214022391 Tax Free Exchanges (On-line), 4 hours Real Estate Related, 1 All Star Training (John Mason)
    3. 0214022395 Property Management and Managing Risk V5.0 (On-line), 4 hours Real Estate Related, Montague Miller Real Estate Academy (Barbara G. McMurry)
    4. 0214022396 Red Flags: Property Inspection Guide (On-line), 4 hrs RE Related, Montague Miller Real Estate Academy (Barbara G. McMurry)
    5. 0214022402 Virginia 8 Hour Mandatory Topics (On-line), 2 hrs Fair

- Housing, 3 hrs Ethics and Standards of Conduct, 1 hr Legal Updates, 1 hr Real Estate Agency and 1 hr Real Estate Contracts, Montague Miller Real Estate Academy (Barbara G. McMurry)
6. 0214022403 Real Estate Finance Today (On-line), 4 hours Real Estate Related, Montague Miller Real Estate Academy (Barbara G. McMurry)
  7. 0214022404 Understanding 1031 Tax Free Exchange (On-line), 4 hours Real Estate Related, Montague Miller Real Estate Academy (Barbara G. McMurry)
  8. 0214022405 Everyday Ethics in Real Estate (On-line), 4 hours Ethics and standards of Conduct, Montague Miller Real Estate Academy (Barbara G. McMurry)
  9. 0214022418 Mortgage & Real Estate Taxation, 3 hours Real Estate Related, DAAR (Jennifer M. Du Plessis)
  10. 0214022446 Understanding Credit and Improving Credit Scores (On-line), 3 hours Real Estate Related, American Institute of Real Estate, (Abraham Michael Halaw)
  11. 0214022447 Houses: Buy, Fix, Sell V1.1 (On-line), 4 hours Real Estate Related, American Institute of Real Estate, (Abraham Michael Halaw)
  12. 0214022448 Scams, Scoundrels and Real Estate Stings (On-line), 4 hours Real Estate Related, American Institute of Real Estate, (Abraham Michael Halaw)
- B. Original Continuing Education Course Applications, Approved schools:
1. 0214022361 Broker Legislative Update, 2 hour Broker Management, RAR (duplicate CE # 2)
  2. 0214022362 Broker Legislative Update, 2 hours Real Estate Related, RAR (duplicate CE # 1)
  3. 0214022389 How to Successfully Bid on and Sell HUD Homes, 2 hours Real Estate Related, World Class Realty School of Real Estate
  4. 0214022393 The ABC's Of Writing Commercial Contracts, 1 hour Broker Management, Alpha College of Real Estate
  5. 0214022394 The ABC's Of Writing Commercial Contracts, 1 hour Real Estate Contracts, Alpha College of Real Estate
  6. 0214022397 Easify 101 2017, 3 hours Real Estate Related, VAR (duplicate PLE # 1)
  7. 0214022399 Landlord Tenant Questions and Answers, 3 hours Broker Management, VAR (duplicate PLE # 2)
  8. 0214022408 Close-ups and Closings: Using Video to Market Real Estate (On-line), 3 hours Real Estate Related, Aceable, Inc  
**Not approved: Course content does not fall under a continuing education category listed in 18VAC135-20-101.2 and does not protect the public health, safety, and welfare.**
  9. 0214022409 Managing Maintenance, 2 hours Real Estate Related, VAR (duplicate PLE # 3) (Note: slides incomplete)
  10. 0214022411 Housing Law: Criminal Background Checks, Assistance/Service

- Animal Policies, and Evidentiary Issues, 3 hours Legal Updates, VAR
11. 0214022412 Housing Law: Criminal Background Checks, Assistance/Service Animal Policies, and Evidentiary Issues, 3 hours Broker Management, VAR
  12. 0214022415 Contracts, 1 hour Real Estate Contracts, Penfed Realty, LLC
  13. 0214022416 Cover Your Assets: Managing Personal and Professional Risk (On-line), 5 hours Real Estate Related (Other – Risk Management), Aceable,
  14. 0214022417 Fundamentals of Real Estate Investment, 4 hours Real Estate Related, Moseley Flint Schools of Real Estate
  15. 0214022419 Real Estate Investing: Build Wealth Representing Investors and Becoming One Yourself, 8 hours Real Estate Related, Alpha College of Real Estate
  16. 0214022420 Real Estate Investing: Build Wealth Representing Investors and Becoming One Yourself, 8 hours Broker Management, Alpha College of Real Estate
  17. 0214022421 2017 Broker Office Policy Workshop, 4 hours Broker Management, RAR
  18. 0214022422 Code of Ethics and Professionalism, 3 hours Ethics and Standards of Conduct, RAR
  19. 0214022423 Broker Supervision Requirements and Best Practices, 1 hour Broker Management, VAR
  20. 0214022424 Broker Supervision Requirements and Best Practices, 1 hour Legal Updates, VAR
  21. 0214022425 Broker Supervision Case Studies and Best Practices, 1 hour Legal Updates, VAR
  22. 0214022426 Mortgage Mastery: Veterans Administration Loans 101, 1 hour Real Estate Related, McLean Mortgage Corporation
  23. 0214022427 Mortgage Mastery: Conventional Loans 101, 1 hour Real Estate Related, McLean Mortgage Corporation
  24. 0214022428 Mortgage Mastery: Virginia Housing Development Authority Loans 101, 1 hour Real Estate Related, McLean Mortgage Corporation
  25. 0214022429 Mortgage Mastery – USDA Loans 101, 1 hour Real Estate Related, McLean Mortgage Corporation
  26. 0214022430 Mortgage Mastery: Qualifying for a Home Loan & Credit Scores 101, 1 hour Real Estate Related, McLean Mortgage Corporation
  27. 0214022431 Understanding Private Mortgage Insurance, 1 hour Real Estate Related, McLean Mortgage Corporation
- Not approved: Insufficient amount of course content.**
28. 0214022432 The Virginia Residential Landlord Tenant Act In A Nutshell, 1 hour Real Estate Related, NVAR
  29. 0214022433 The Virginia Residential Landlord Tenant Act: A Look at the Law & Practices, 4 hours Real Estate Related, NVAR
  30. 0214022434 Reverse Mortgages, 2 hours Real Estate Related, Cindy Bishop Worldwide, LLC (duplicate PLE # 5)
  31. 0214022436 New Kids on the Block: Millennials in Real Estate (On-line), 3 hours Real Estate Related, Aceable, Inc.
  32. 0214022437 Mortgage Mastery-FHA Loans 101, 1 hour Real Estate Related,

McLean Mortgage Corporation

33. 0214022438 Life Isn't Fair But Housing Has To BE! 3 hours Fair Housing, VA Apartment Management Association (duplicate PLE# 6)
  34. 0214022440 Procuring Cause, 1 hour Real Estate Related, GCAAR
  35. 0214022441 How to Make Your Settlement a Smooth Settlement, 1 hour Real Estate Related, PWAR
  36. 0214022442 Contracts, 6 hours Real Estate Contracts, Long and Foster Institute of Real Estate (duplicate PLE # 7)
  37. 0214022444 Preparing for Success: Winning the Contract, 2 hours Real Estate Related, PWAR (duplicate PLE # 8)
  38. 0214022449 Busted! Hope You Gotta Good Lawyer: A Fair Housing Class, 2 hours Fair Housing, The RGS Title Real Estate  
**Keen, Brindly, and Quin are Not approved to teach the course due to insufficient experience/educational qualifications.**
  39. 0214022450 The 4 C's of Lending: What are Lenders Looking for? 2 hours Real Estate Related, DAAR (duplicate PLE # 10)
  40. 0214022451 What's Your Business structure? One of the Most Important Decisions a Real Estate Licensee Can Make, 1 hour Real Estate Related, The Settlement Group Real Estate School  
**Not approved: Course content does not fall under a continuing education category listed in 18VAC135-20-101.2 and does not protect the public health, safety, and welfare.**
  41. 0214022452 Just Like Taking Candy From A Baby, 1 hour Real Estate Related, PWAR
  42. 0214022453 Residential Purchase Contract-What Your Clients Don't Know Could Hurt Them, 2 hours Real Estate Contracts, WAAR
  43. 0214022454 Residential Purchase Contract-What Your Clients Don't Know Could Hurt Them, 2 hours Broker Management, WAAR (duplicate PLE # 11)
  44. 0214022460 How Can I Get Sued in Real Estate? – A Primer for Real Estate Agents, 1 hour Real Estate Related, Champion
  45. 0214022461 How Can I Get Sued in Real Estate? – A Primer for Real Estate Agents, 2 hours Real Estate Related, Champion University  
**Not approved: Insufficient amount of course content.**
- C. Original Continuing Education Course Application, pending school application:
1. 0214022465 Art of Real Estate Negotiating (On-line), 4 hours Real Estate Contracts, Tim Burrell

VI. Post License Education Course Applications

- A. Previously-approved Post License Education Course Applications, Approved Schools (Review for Instructor Only – Attachment 2):
1. None

B. Original Post License Education Course Applications, Approved Schools:

1. 0214022398 Easify 101 2017, 2 hours Current Industry Issues and Trends, VAR (duplicate CE # 6)
2. 0214022400 Landlord Tenant Questions and Answers, 2 hours Current Industry Issues and Trends, VAR (duplicate CE # 7)
3. 0214022410 Managing Maintenance, 2 hours Current Industry Issues and Trends, VAR (duplicate CE # 9)
4. 0214022413 Housing Law: Criminal Background Checks Assistance/Service Animal Policies, and Evidentiary Issues, 2 hours Current Industry Issues and Trends, VAR (duplicate CE # 10 and 11)
5. 0214022435 Reverse Mortgages, 2 hours Current Industry Issues and Trends, Cindy Bishop Worldwide (duplicate CE # 30)
6. 0214022439 Life Isn't Fair But Housing Has To BE! 2 hours Fair Housing, VA Apartment Management Association (duplicate CE #33)
7. 0214022443 Contracts, 6 hours Contract Writing, Long and Foster Institute of Real Estate (duplicate CE # 36)
8. 0214022445 Preparing for Success: Winning the Contract, 2 hours Current Industry Issues and Trends, PWAR (duplicate CE# 37)
9. 0214022455 Busted! Hope You Gotta Good Lawyer: A Fair Housing Class, 2 hours Fair Housing, The RGS Title Real Estate Academy (duplicate CE # 38)  
**Keen, Brindly, and Quin are Not approved to teach the course due to insufficient experience/educational qualifications.**
10. 0214022456 The 4 C's of Lending: What are Lenders Looking for? 2 hours Current Industry Issues and Trends, DAAR (duplicate CE # 39)
11. 0214022457 Residential Purchase Contract-What Your Clients Don't Know Could Hurt Them, 2 hours Current Industry Issues and Trends, WAAR (duplicate CE # 43)

VII. Pre-License Education Instructors

1. 0230001456 Richard Gallegos – Professional Designation and Designated Real Estate Instructor (Principles, Appraisal and Finance)
2. 0230001467 Marcus Aaron Young – Education and Experience (Principles)
3. 0230001466 Donna Kidwell Patton – Experience and Experience (Principles, Brokerage, and Law)
4. 0230001468 Jeb Stuart Fuller – Education and Experience (Principles, Appraisal, Finance, Brokerage, and Law)
5. 0230001471 Laurey Perez Waring – Education and Experience (Principles, Appraisal, Finance, Brokerage, and Law)
6. 0230001469 Lynn Bryant Kemmerer – Education and Experience (Principles)
7. 0230001462 Nannette Turner – waiver (Principles)  
**Not approved: Insufficient amount of applicable experience.**

8. 0230001479 Christopher Salvatore Garguilo – Education and Experience (Principles, Appraisal, Finance, Brokerage and Law)
9. 0230001476 Jaysn Schaener – waiver (Principles)  
**Not approved: Insufficient amount of applicable experience.**
10. 0230001480 Andreas Peter Klemm – Education and Experience (Principles, Appraisal, Finance, Brokerage, and Law)
11. 0230001481 Tracy Anne Wenger - Education and Experience (Principles, Appraisal, Finance, Brokerage, and Law)
12. 0230001482 Ressurrection Necole Graves-Smith – waiver (Principles)  
**Not approved: Insufficient amount of applicable education.**
13. 0230001483 Stephen David Farmer - Education and Experience (Principles, Appraisal, Finance, Brokerage, and Law)
14. 0230001486 Lorraine Woodbury Lett-Brown – Experience and Professional Designation (Principles, Appraisal, Finance, Brokerage and Law)
15. 0230001487 Leslie Lyons Mytrysak – waiver (Principles, Appraisal, Finance, Brokerage, and Law)  
**Approved for Principles, but Not approved for Appraisal, Finance, Brokerage and Law due to an insufficient amount of applicable experience.**
16. 0230001485 Elizabeth A. Edlich – Experience and Professional Designation (Principles, Appraisal, Finance, Brokerage, and Law)
17. 0230001484 Bonnevei Piontek - Experience and Professional Designation (Principles, Appraisal, Finance, Brokerage, and Law)

#### VIII. Pre-License Education Courses

1. 0214022370 45 hours Broker – Real Estate Appraisal (Classroom), Chesapeake Bay & Rivers School of Real Estate
2. 0214022371 45 hours Broker – Real Estate Brokerage (Classroom), Chesapeake Bay & Rivers School of Real Estate
3. 0214022372 45 hours Broker – Property Management (Classroom), Chesapeake Bay & Rivers School of Real Estate
4. 0214022373 45 hours Broker – Real Estate Law (Classroom), Chesapeake Bay & Rivers School of Real Estate

#### IX. Additional Continuing/Post License Education Instructors

1. Nancy Pav 0214021327/0214021336/0214021338 – RI 506: Risk Management  
0214021328/0214021338/0214021339 – RI 507: Ethics and Professional Responsibility,  
Virginia Association of Realtors



2. Lynn Schlicher- 0214022054 – WAAR Legal Updates,  
Anthony Reedy - 0214022054 – WAAR Legal Updates,  
Martin Johnson - 0214022054 – WAAR Legal Updates  
Williamsburg Real Estate School
3. Larry Anderson - 0214022151 – Risk Management – What are a Broker's Duties,  
Gary Duda- 0214022151 – Risk Management – What are a Broker's Duties,  
Michael Guthrie - 0214022151 – Risk Management – What are a Broker's Duties,  
Donna Patton- 0214022151 – Risk Management – What are a Broker's Duties,  
Pat Widhalm - 0214022151 – Risk Management – What are a Broker's Duties,  
Central Virginia School of Real Estate
4. Kevin Hagan – 0214022347 – Home Safety for Your Sellers,  
Kevin McGrath - 0214022347 – Home Safety for Your Sellers,  
Gregg Lacy - 0214022347 – Home Safety for Your Sellers,  
Julie Frank - 0214022347 – Home Safety for Your Sellers,  
Fatima Pereira-Shepherd - 0214022347 – Home Safety for Your Sellers,  
Athena Petersen - 0214022347 – Home Safety for Your Sellers, Long and  
Foster Institute of Real Estate
5. Richard Raab  
0214020553 - Contracts  
0214020753 - Agency  
0214021580 - Offer To Purchase  
0214021967/0214021968 - Agency  
0214021896/0214021897 - Fair Housing  
0214021922/0214021923 - Ethics  
0214018728 - Contract Writing Long and Foster Institute of Real Estate
6. Ashley Tucker Rios  
0214021777 - Crash Course in The Residential Sales Contract In Virginia  
0214019714 - Escalation Addendum  
0214020112 - 2015 Fair Housing Seminar  
**Not approved: Course expiring.**  
0214022061 - Property Owner's Association & Condominium Disclosures  
0214022063 - Pre & Post Settlement Occupancy Agreements  
0214015934 - 2012 Ethics Seminar  
**Not approved: Course expiring.**  
0214020964 - The Virginia Uniform Power Of Attorney Act  
0214020963 - Deeds in Virginia  
0214015993 - Residential Standards Agency  
0214018980 - Virginia Agency Law  
0214022064 - A Crash Course in Title Insurance CHAMPION TITLE &  
SETTLEMENTS, INC
7. Ray Montminy  
0214019657/0214019664 – Risk Management – Home Inspection Red Flags  
0214019645/0214019646 – Nuts & Bolts RAR
8. Antoinette Brown  
0214019234/0214019236 – The Code of Ethics: Our Promise of Professionalism  
VAR

9. Mary L. Hurley  
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' 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  
02140191160/214019128 - 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 ContractThe RGS Title Real Estate Academy
10. Nina Aquilina Nguyen  
0214021777 - Crash Course in The Residential Sales Contract In Virginia  
0214019714 - Escalation Addendum  
0214020112 - 2015 Fair Housing Seminar  
0214022061 - Property Owner's Association & Condominium Disclosures  
0214022063 - Pre & Post Settlement Occupancy Agreements  
0214015934 - 2012 Ethics Seminar  
**Not approved: Course expiring.**  
0214020964 - The Virginia Uniform Power Of Attorney Act  
0214020963 - Deeds in Virginia  
0214015993 - Residential Standards Agency  
0214018980 - Virginia Agency Law  
0214022064 - A Crash Course in Title Insurance Anh Suthar  
0214021777 - Crash Course in The Residential Sales Contract In Virginia

- 0214019714 - Escalation Addendum
- 0214020112 - 2015 Fair Housing Seminar
- 0214022061 - Property Owner's Association & Condominium Disclosures
- 0214022063 - Pre & Post Settlement Occupancy Agreements
- 0214015934 - 2012 Ethics Seminar
- 0214020964 - The Virginia Uniform Power Of Attorney Act
- 0214020963 - Deeds in Virginia
- 0214015993 - Residential Standards Agency
- 0214018980 - Virginia Agency Law
- 0214022064 - A Crash Course in Title Insurance CHAMPION TITLE & SETTLEMENTS, INC
- 11. Jolene K. Moore
  - 0214020994/0214021011 - Bridge and Construction Loans Cindy Bishop Worldwide, LLC
- 12. Dawn Marie Price
  - 0214015764 – CNEI – Certified Negotiation Expert PWAR
- 13. Jennifer Du Plessis
  - 0214021794 - Mortgage For Real Estate Taxation
  - 0214021795 - Cash Flow Planning For Real Estate Investors
  - 0214021796 - Mortgage Math Camp CMPS INSTITUTE LLC
- 14. Luke Sable
  - 0214018427/0214018461 - Financing Workshop
  - 0214019812/0214019813 - Targeting & Serving First Time Homebuyers
  - 0214021436/0214021437 - Renovation Loan Sales Strategy
  - 0214020509/0214020510 - The Power Of VA Lending
  - 0214020471/0214020472 - Listing Tools Masters Use
  - 0214020555/0214020556 - Understanding Credit Repair JOLENE K. MOORE
  - 0214018427/0214018461 - Financing Workshop
  - 0214019812/0214019813 - Targeting & Serving First Time Homebuyers
  - 0214021436/0214021437 - Renovation Loan Sales Strategy
  - 0214020509/0214020510 - The Power Of VA Lending
  - 0214020471/0214020472 - Listing Tools Masters Use
  - 0214020555/0214020556 - Understanding Credit Repair Cindy Bishop Worldwide, LLC

X. New Business - There was no other business discussed.

XI. Adjourn - The meeting adjourned at 4:19 p.m.