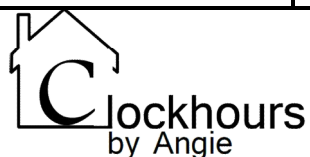


6	CREATIVE FINANCING	\$ 30.00	When you have completed this class, you will understand how to prepare the NWMLS Form 22C and what each section means. The agent will know the differences between a note and trust deed or a real estate contract. New updates from both State and Federal will be discussed so you are current with this type of “alternative” financing. Come; be informed so you can have one more “option” in your tool box.
7	ASK THE EIGHT BALL	\$30.00	This class will be about eight different items that you don’t want to have to address at the signing appointment, things that should have been discussed prior to closing. Such things as FIRPTA, IRS 1099 reporting, holdback agreements, different ways to vest title and a few more items that the well informed agent should know.
8	HOW TO READ TITLE	\$30.00	Perfect class for all! We will review the history of title with some fun facts added to entertain. We will start with your NWMLS forms that refer to title in detail. And, to complete the class, we will review two sample title reports that contain problems to be addressed. You will leave with a much better understanding of title and why it is so important.
9	WEBSITE CLASS FOR AGENTS	\$30.00	What do you do when it is after hours or the week-end and the title company information department is closed? You need information for your listing or sale. This class will walk you through the process of visiting numerous websites that you can use to find people, places and things.....and many of the items you never knew you needed to help you with your transactions.
10	SCARY STORIES FROM A CLOSER	\$30.00	This class is a gathering of “stories” that are true stories from a closers side of the desk. You will get firsthand knowledge of how certain situations come about in each case....some borderline “white collar crime” and not even knowing it until it was closed, or, many months later. Some of the stories will amaze you. Some will scare you! The moral of most of the stories is “always trust your gut.
11	FINANCIAL REWARD ACQUIRED UNDER DECEPTION= F.R.A.U.D <div style="border: 1px solid black; padding: 2px; display: inline-block;">Approved in Idaho Too!</div>	\$25.00	In this class we will explore the world of white collar crime and share real life experiences that have occurred in the local real estate industry. Come; discover what is happening all around us by “fraudsters” and the red flags to look out for to keep your transaction and clients “safe”.
12	TRID Updates	\$25.00	This class updates agents about TRID—one year Later and the problems that have occurred during This “learning curve”. Is the new “norm” same day Signings/fundings? Learn how lenders and Settlement agents are trying to work together to Have a smoother closing process for the consumer.



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