
CENTRAL VIRGINIA
SCHOOL OF REAL ESTATE
NATIONAL
ASSOCIATION OF
REALTORS®
CAAR
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CAAR
CHARLOTTESVILLE AREA ASSOCIATION OF REALTORS®

Guidelines & Procedures

The Charlottesville Area Association of REALTORS® (CAAR) is pleased to partner with Local REALTOR® Associations and certified traveling instructors to provide **high-quality, state-approved professional development opportunities** for real estate professionals. Our goal is to ensure REALTORS® have access to education that not only meets the standards of the Department of Professional and Occupational Regulation (DPOR) but also enhances their skills, knowledge, and long-term success.

Through this collaboration, CAAR offers an **Education Partnership Agreement** that enables Local Associations to deliver a wide range of courses, including Continuing Education (CE), Post-Licensing, and Broker Supervision/Management. These courses are designed to satisfy mandatory state requirements while also promoting professional growth and reinforcing the value of lifelong learning in real estate practice.

By engaging in this program, Local Associations benefit from:

- Access to CAAR's **comprehensive course library** that aligns with DPOR requirements.
- **Instructional resources and support** to ensure smooth delivery and high-quality student experience.
- Flexible **rental and purchase options** fit the needs of your association.
- Reinforcement of CAAR's ongoing commitment to **excellence in REALTOR® education** and industry leadership.

Enclosed you will find a detailed packet outlining program specifics, including:

- CAAR's Responsibilities
- Requesting Local Association's Responsibilities
- Comprehensive Course List
    - Continuing Education & Post-Licensing
    - Broker Continuing Education
- Course Pricing (Rental & Purchase Options)
- Instructions for Submitting a Request

We look forward to continuing to build strong partnerships with our fellow REALTOR® Associations and supporting your efforts to deliver impactful, relevant education to your members.

For locations outside the Charlottesville Area within a 1-hour radius, a 3-hour minimum applies; for locations beyond 1 hour, an 8-hour minimum is required. A Hotel room must be included the day before and after due to the distance of travel.

CAAR's Responsibilities

CAAR Shall be Responsible for Providing Prior to Course Date a Folder with:

- Current Timed Outline, Student Manual, PowerPoint, Evaluation, Sign in Sheets
- Current Facilitators Guide/Manual (if applicable)
- Provide templates for sign-in sheets, CE forms, instructor evals
- Create and send invoices for course rental and student processing fees
- Ensure DPOR compliance

CAAR Shall be Responsible at course conclusion for:

- Registering students for individual classes
- Submitting students' credits to DPOR
- Issuing course completion certificates

Local Association's Responsibilities

Shall Be Responsible for completing prior to the course:

- Marketing the course
- Navigating contractual agreement with approved CAAR Instructors
- Arranging classroom facilities, catering and lodging for Instructor
- Providing a laptop, slide advancer, screen and projector for instructor's use.
    - If you use a large auditorium or classroom, you should have a lapel microphone for the instructor and hand-held for students to ask questions.
- Submitting final payment to CAAR for courses **($100 each course)**

Shall be Responsible at course conclusion (within three business days) to:

- Submit course sign in sheets to CAAR for submittal to DPOR (continuing education credits to DPOR has a **$15 fee per student**.
    - Student Data Forms
    - Sign-in Sheets with student signatures that attend
    - Completed Evaluations

Continuing Education Course Rental vs. Purchase Options

Key

- CAAR – items handled by the Charlottesville Area Association of REALTORS
- Renting Association – items handled by the Association renting the course from CAAR for a specified time period
- Purchasing Association – items handled by the Association purchasing the course from CAAR
- DPOR – Virginia Department of Professional & Occupational Regulation

Effective for all classes to be held in 2026.

	Rent the Course	Purchase the Course
Best For	Associations that want a turnkey option with CAAR support	Associations that want ownership and control of courses
Course Cost	$100 per class	$250 per 1-hour course time (one-time purchase)
DPOR Processing Fee	• CAAR will submit credit information to DPOR for CE, PLE, BMCE credit • Renting Association will pay $15 per student per day classes are held	• Purchasing Association submits all CE, PLE, BMCE credits directly to DPOR
Instructor	• CAAR provides list of approved instructors • Renting Association negotiates speaker's agreement directly with the selected speaker	• Purchasing Association secures its own DPOR-approved instructor • Purchasing Association has the option to negotiate with existing CAAR instructors
Course Materials	• Materials include, but are not limited to student handouts, data forms, PPT slides, etc. • CAAR will maintain to ensure current assets are available for use by the Renting Association	• Purchasing Association receives existing course materials and is then responsible for maintenance and DPOR resubmission processes when courses expire.
Course Submission for DPOR Approval	CAAR manages course writing and DPOR approvals	Association responsible for course updates and DPOR approval
Responsibilities	CAAR will: • Provide templates for sign-in sheets, CE forms, instructor evals • Create and send invoices for course rental and student processing fees • Ensure DPOR compliance Renting Association will: ○ Market the course ○ Contract with instructor ○ Arrange classroom, catering, lodging ○ Provide laptop, projector, slide advancer, microphones ○ Submit final payment to CAAR ○ submit these items to CAAR: - Sign in sheets - Student Data Forms - Course/instructor Evaluations	CAAR will: • Provide all components of the course as required by DPOR (timed course outline, PPT, etc.) Purchasing Association will: ○ Schedule course & manage registration ○ Secure instructor ○ Promote courses for members ○ Collect and maintain student records ○ Submit CE credits directly to DPOR ○ Handle course approval renewals ○ Ensure DPOR compliance

Course List

Continuing Education (CE), Post-Licensing Education (PLE) & Broker Continuing Education (BCE)

Advanced Financing – *1 Hour CE (Real Estate Related)*

Provides REALTORS® with knowledge of diverse financing programs to guide more clients from renting to homeownership.

Anatomy of a Deed – 2 *Hour CE (Real Estate Related), 2 Hours PLE (Current Trends)*

Explains the key components and uses of various deeds in Virginia (Bargain & Sale, Quitclaim, Gift, Living Trust, Transfer on Death).

As Is, Where Is, If Is, Sale – *1 Hour CE (Real Estate Related)*

Examines the ambiguities of "As Is, Where Is, If Is" and its conflict with standard seller obligations.

Building Codes & Design – *1 Hour CE (Real Estate Related)*

Covers building codes, zoning, and covenants to help REALTORS® guide clients in remodeling/new construction decisions.

Code of Ethics – *3 Hours CE (NAR's Code of Ethics)*

A comprehensive course on how the National Association of REALTORS® Code of Ethics aligns with and differs from Virginia Real Estate Board license law, covering duties to clients, the public, and REALTORS®, while highlighting key Virginia standards and legal distinctions in enforcement and dispute resolution.

Contract Essentials – *2 Hours CE (Real Estate Contracts), 2 Hours PLE (Current Trends)*

Prepares licensees to effectively draft and interpret purchase contracts and forms.

Contract Writing – *3 Hours CE* (2 CE Contracts, 1 CE RE Related), 2 Hours PLE (Current Trends)

Focuses on drafting effective contracts, understanding contract elements, and protecting consumers.

Cultural Competence & a Diverse Client Base – *1 Hour CE (Real Estate Related)*

Teaches REALTORS® to effectively serve diverse clients with inclusive communication and trust-building strategies.

Cybersecurity & Social Responsibility – *2 Hours CE (Real Estate Related), 2 Hours PLE (Current Trends)*

This course equips real estate professionals with practical strategies to identify cybersecurity threats, prevent fraud, protect client information and transactions, and strengthen ethical business practices and consumer trust.

Death, Wills, Estates & Trusts – *2 Hours CE (Real Estate Related), 2 Hours PLE (Current Trends)*
This course provides real estate professionals with essential knowledge of wills, trusts, probate, and estate-related property transactions, including ownership, legal authority, brokerage limitations, and when to refer clients to appropriate professionals.

Divorce, Mortgages & Homeownership – 2 Hours CE *(Real Estate Related), 2 Hours PLE (Current Trends)*
This course equips real estate professionals with the knowledge to navigate divorce-related property transactions, including mortgage qualification, refinancing, property division, spousal buyouts, and unique divorce situations, while providing ethical guidance that protects clients and minimizes risk.

Earnest Money Deposits – *1 Hour CE (Real Estate Contracts)*
This course covers the purpose and handling of earnest money deposits in Virginia real estate transactions, including when they may be returned and how laws and contracts apply

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Escrow Requirements - *2 Hours CE (Real Estate Related), 2 Hours PLE(Current Trends)*
Explains escrow laws, compliance, and common issues in handling deposits.

Fundamental of Deeds in Virginia – *1 Hour CE (Real Estate Related)*
This course equips licensees in Virginia with a basic understanding of deeds and ownership transfers to better explain contracts, protect the public, and reduce risk.

Handling Multiple Offers – 2 Hours CE (Real Estate Contracts, 2 Hours PLE (Current Trends), 2 Hours BCE (Broker Management)
This course equips real estate professionals with practical strategies to manage multiple-offer situations lawfully, ethically, and transparently while meeting agency duties, ensuring fair housing compliance, communicating effectively, and minimizing risk through consistent procedures and proper documentation.

Identifying Red Flags in a Transaction – *1 Hour CE (Real Estate Contracts)*
Identifying and communicating red flags early—especially risks like wire fraud, is essential in real estate transactions to prevent delays, protect clients, and ensure issues are resolved before they escalate.

Land Use & Development Constraints – 1 Hour CE (Real Estate Related)
This course equips REALTORS® with essential knowledge of zoning laws, land use restrictions, conservation programs, easements, and development requirements to help clients navigate property transactions, identify potential challenges, and make informed decisions while minimizing risk.

Legal Updates with Flood – *2 Hours CE (Legal Update), 2 Hours PLE (Current Trends)*
Reviews legislative changes (2023–2025) including flood insurance, CIC rules, disclosures, escrow, and more.

Mold in the Home Buying Process

- *1 Hour CE (Real Estate Related), No PLE*
- *2 Hours CE (Real Estate Related), 2 Hours PLE (Current Trends)*

This class provides real estate professionals with a practical understanding of mold testing methods, common moisture concerns, and how to interpret laboratory results. Participants will learn to recognize potential mold issues, understand crawlspace conditions and remediation basics, and better guide clients through mold-related concerns during a real estate transaction.

New Construction Inspection

- *1 Hour CE (Real Estate Related), No PLE*
- *2 Hours CE (Real Estate Related), 2 Hours PLE Current Trends*

Covers inspection protocols, common defects, and risk reduction strategies.

Real Estate Agency – *2 Hours CE (Real Estate Agency), 2 Hours PLE (Current Trends)*
This course provides real estate professionals with a practical understanding of agency law, brokerage relationships, disclosure requirements, and risk management to help protect clients, brokerages, and themselves.

Real Estate Escrow – *3 Hours CE (Real Estate Related), 3 Hours PLE (Escrow Requirements)*
This course emphasizes the proper management of escrow funds as a critical fiduciary responsibility that protects clients, maintains trust, and helps prevent Virginia real estate complaints.

Reverse Mortgage Financing – *1 Hour CE (Real Estate Related)*
Explores HECM reverse mortgage programs for clients aged 62+.

Risk Management - *2 Hours: 2 CE (Real Estate Related, 2 PLE Current Trends)*
Covers RESPA, antitrust, environmental issues, mold, and liability prevention.

Serving Seniors – *1 Hour CE (Real Estate Related)*
Equips REALTORS® to support seniors with downsizing, accessibility, and aging-in-place housing needs.

Specialty Inspections – *2 Hour (Burgess Inspections) CE (Real Estate Related), 2 Hour PLE (Current Trends)*
This course equips real estate professionals with knowledge of property inspections, common risks, reports, and remediation strategies to better represent buyers, protect clients, and reduce transaction-related liability.

The Wonderful World of Mortgage Lending – *2 Hours CE (Real Estate Related), 2 Hours PLE (Real Estate Finance)*
Covers mortgage products, loan qualifications, and financing processes to better inform clients.

Title Insurance & Property Survey – *2 Hours CE (Real Estate Related), 2 Hours PLE (Current Trends)*
Explains the purpose of title insurance and property surveys and their role in smooth transactions.

Understanding Conflict Resolution – *2 Hours CE (Real Estate Related), 2 Hours PLE (Current Trends)*
Teaches negotiation and conflict resolution strategies to minimize disputes and risks.

Understanding Credit Scores – *1 Hour CE (Real Estate Related)*
This guide explains how credit scores affect mortgage eligibility and loan terms while providing practical strategies to build and improve your credit for better financing opportunities.

VH Professional Training – *2 Hours CE (Real Estate Related), 2 Hours PLE (Current Trends)*
Reviews updated VHDA (VH) loan program guidelines and myths.

Virginia Agency Law – *3 Hours CE (2 Agency, 1 Related, 3 PLE Agency)*
Comprehensive study of Virginia agency law, disclosures, VAR/VREB policies, and problem resolution.

Virginia Fair Housing – ***2 Hours CE (Fair Housing), 2 Hours PLE (Fair Housing)***
This course equips real estate professionals with an understanding of Fair Housing laws, protected classes, nondiscriminatory practices, and legal compliance to promote fairness, prevent discrimination, and ensure equal housing opportunities.

Appraisal Series (Mixed Credit/No Credit)

- **What is an Appraiser?** – *2 CE Real Estate Related, 2 PLE Current Issues*
- **The Sales Comparison Approach & Appraisal Reporting** – *No CE/PLE*
- **Reviewing an Appraisal: Is the Report Solid?** – *2 CE Real Estate Related, 2 PLE Current Issues*

Broker Continuing Education (BCE) – *8 Hours Total*

- **Brokerage Operations & Efficiency – *2 Hours BCE (Broker Management)***
  Covers efficiency strategies, financial planning, and technology use.

- **Escrow Management & Financial Risk – *2 Hours BCE (Broker Management)***
  Provides tools for compliant and transparent escrow account management.

- **Mitigating Broker Risk – *2 Hours BCE (Broker Management)***
  Addresses legal, regulatory, and compliance risks.

- **Supervising Broker Mastery– *2 Hours BCE (Broker Supervision)***
  Outlines duties and supervision requirements for managing brokers.

Cruisin' CAAR's Elite Instructors



Kim Armstrong, AHWD, GRI, CRS, Assoc. Broker

Kim has over 35 years' experience in the Charlottesville Area Real Estate market. Kim has over 35 years of experience in the Charlottesville real estate market and holds multiple professional designations, including ABR, CRB, CRS, GRI, SRES, and Green.

kim@armstrongadvantage.com PH: 434-981-4172



Anne Burroughs, CRS, GRI, MRP, ABR, SRES, AHWD, GREEN

Anne, originally from Provence, France, earned her MBA from UW–Madison and spent eight years in marketing research with global brands before relocating to Charlottesville in 2000, where she supported nonprofits, helped establish the International School of Charlottesville, and now serves clients in real estate as a past CAAR President.

Anne.burroughs@nestrealty.com PH: 434-422.2242



Reggie Copeland, GRI, Broker

Reggie Copeland, "The Bow-Tie Guy," brings over 20 years of experience, has served in multiple NVAR leadership roles, founded C.R. Copeland Real Estate, and teaches GRI and other courses as a longtime certified instructor.

crcopelandrealestate@gmail.com PH: 703-606-2478



Michael Guthrie, GRI, SFR, Broker

Since 1983, Michael has been an active REALTOR®, serving as CAAR President in 2009, earning REALTOR® of the Year and the Chamber's Small Businessperson of the Year honors, hosting the weekly *Real Estate Matters* radio show, and teaching DPOR-approved courses, including the GRI program, statewide.

michael@mrg7175.com PH: 434-227-9118



Cynthia Hash, GRI, AHWD, C2EX, Broker

Helping people is my passion! Problem solving is my gift. My background in real estate began in 1981 as a real estate Title Insurance Examiner, then Underwriter. In the 1990's, I worked for a real estate settlement company. Then became a licensed Realtor in 1999. Currently I am a Principal Broker Owner of a boutique brokerage firm.

hash@findhomesusa.com PH: 434-531-5351



Janice O'Hara, GRI, Broker

Janice O'Hara is a REALTOR® specializing in first-time buyers and sellers, serves in leadership roles with CAAR and NAREB, and is an active community volunteer and Virginia Housing trainer.

johara@ctirealestate.com PH: 540-903-5639



Donna Patton, ABR, CRB, AHWD, SFR, Broker

A REALTOR® since 1996 and broker since 2002, she has earned multiple honors, including the Ethics in Action Award and Sales Associate of the Year, and has been a dedicated CAAR instructor since 2006, with additional certifications in diversity and bias training through the National Association of REALTORS®.

donnapattonrealtor@gmail.com PH: 434-962-0411



Pat Widhalm, AHWD, C2EX, GRI, Broker

Pat is President and Principal Broker of Real Estate III in Charlottesville and has taught real estate across Virginia for nearly 50 years, specializing in risk management, compliance, contracts, and fair housing, while also serving as a CAAR Past President and NAR REALTOR® Emerita.

pwidhalm@earthlink.net PH: 434-960-2180

**For locations outside the Charlottesville Area within a 1-hour radius, a 3-hour minimum applies; for locations beyond 1 hour, an 8-hour minimum is required.

Graduate, REALTOR® Institute Designation (GRI) Partnership

For the past three years, CAAR has partnered with local associations to support the GRI program for their members. CAAR hosts the classes virtually, while participating associations add them to their schedules so their members can easily attend online. To promote the program, CAAR creates an annual flyer and customizes it with each association's logo for distribution.

Registration Process: Participating Associations will handle the registration of their members for GRI classes 501–508. One week prior to the scheduled class, the association will provide CAAR with a list of registered students, including their name, license number, M1 number, email address, and phone number. CAAR will then complete the registrations to ensure all students are properly accounted for with the full class roster. Classes GRI 509–510 are managed on-demand by Virginia REALTORS®.

Fee Structure: CAAR will invoice the participating association for their students' registration fees. For reference, the standard registration fee is $100 per class for Early Bird and $115 for regular registration. The participating association will remit $60 for each Early Bird registration or $69 for each regular registration to CAAR.

Cancellation Policy: Cancellation requests, whether submitted in writing or by phone, must be received by 5:00 p.m. at least two business days prior to the class. All tuition paid, minus a $25 non-refundable, non-transferable deposit, will be refunded. No refunds will be issued for cancellations received after that deadline. Requests for refund consideration due to extenuating circumstances must be submitted to CAAR in writing within 15 days of the class start date.

Instructors: CAAR uses two exceptional instructors throughout the year that are on **Virginia REALTORS®** list:

Donna Patton



Michael Guthrie



CENTRAL VIRGINIA SCHOOL OF REAL ESTATE

Cruisin' CAAR Course Request Application

Email to: Teresa@caar.com or Phone: 434-817-2395

Requesting Brokerage/Association: _____

Contact Person: _____ **Email:** _____ **Cell**_____

Venue Address where being held: _____

City: _____ **State**: _____ **Zip:** _____ **Phone**: _____

☐ **BCE Broker Day (8-Hour Day) 8 a.m. – 5 p.m. w/1 hour lunch from 12 – 1 p.m. $400 ($100 for each course)**

Instructor:_____ **Please add the date:** _____

Includes: Broker Supervision Course: 2-hours The Supervising Broker
Broker Management Courses: 2-hours Brokerage Operations & Efficiency
2-hours Escrow Management & Financial Risk
2-hours Mitigating Broker Risk

CE Renewal Courses consist of 2 days, each 8- hours to complete 16 hours.

☐ **CE Day 1 (8-Hour Day) 8 a.m. – 5 p.m. w/1 hour lunch from 12 – 1 p.m. $400 ($100 for each course)**

Instructor: _____ **Please add the date:** _____

Includes: 2-hours Contract (RE Contracts), 2-hours Fair Housing (NAR Fair Housing)
2-hours Legal Update (Legal Updates w/Flood), 2-hours Risk or Escrow Management (RE Related)

☐ **CE Day 2 (8-Hour Day) 8 a.m. – 5 p.m. w/1 hour lunch from 12 – 1 p.m. $400 ($100 for each course)**

Instructor:_____ **Please add the date:** _____

Includes: 3-hours Ethics (Qualifies for NAR Ethic), 1-hour Cultural Competence & a Diverse Client Base (RE Related)
2-hours Real Estate Agency (RE Agency), 2-hour Title Insurance & Property Survey (RE Related)

Course Choice: 1st _____ **Course Date & Time:** _____

Course Choice: 2nd _____ **Course Date & Time:** _____

These courses are approved by the Virginia Real Estate Board pursuant to Section 54.1-2105.01 of the Code of Virginia.

COURSE RENTAL PRICING: CAAR Individual Course Fees: $100 each course + $15 pp credit submittal, per course

Please reach out to one of our instructors regarding availability and negotiating pricing:

Kim Armstrong	Kim@Armstrongadvantage.com	Cynthia Hash	Hash@findhomesusa.com
Anne Burroughs	Anne.burroughs@nestrealty.com	Janice O'Hara	johara@ctirealestate.com
Reggie Copeland	crcopelandrealestate@gmail.com	Donna Patton	Donnapattonrealtor@gmail.com
Michael Guthrie	michael@mrg7175.com	Pat Widhalm	pwidhalm@earthlink.net

For locations outside the Charlottesville Area within a 1-hour radius, a 3-hour minimum applies; for locations beyond 1 hour, an 8-hour minimum is required.

Instructors are to be paid by the date of the class. A Hotel room must be included the day before and after due to the distance of travel.

***Please note that you must have a laptop, screen (or white wall), slide advancer, and projector available at the facility. If it's a large room or auditorium, then an instructor lapel microphone would be needed along with a hand-held for student questions.**

If requesting outside of the Charlottesville Area, a minimum of 3 hours is required. Instructor will need a hotel reservation for the night before a class and the night after the class.

LIABILITY:
Local Association agrees to hold CAAR harmless from any loss, claim, damage or liability of any kind involving a staff member, officer or agent of the Instructor arising out of or in connection with this agreement.

CANCELLATIONS:
Either party may cancel this contract without obligation to the other if cancellation notice is received in written form 3 days after this form has been completed.

COURSE MATERIALS:
The Local Association assures that the course will be taught as it is written and approved in its entirety through the Department of Professional and Occupational Regulations (DPOR). The Local Association also agrees to not duplicate or distribute course materials to any parties as the course materials are property of the National Association of REALTORS®/CAAR.

ENTIRE AGREEMENT AND NOTICE:
This agreement constitutes the entire agreement between the parties.

EXECUTED CONTRACT SIGNATURE:
This agreement shall be binding upon the parties hereto, their successors and assigns, upon due execution by both parties. The undersigned represents that he/she is a representative authorized to sign on behalf of the Local Association and to enter into this agreement.

INFORMATION TO FOLLOW:
Communication with you will be important. You may be receiving information from CAAR in the future on the following:

-Instructor & Student Manual
-Payment information
-Class forms for Students
-Snow/Inclement Weather Policy

We, as the representatives of the above-mentioned Brokerage/Association, agree to the terms presented in this agreement with the Charlottesville Area Association of REALTORS®. We agree to execute, to the best of our abilities, all responsibilities explained and to fulfill our financial obligations. *

☐ **I Agree to the terms and will pay course fees as described in the Sub-license Guidelines as required by the terms of this agreement.**

Brokerage/Association Representative: _____

Email: _____ **Phone**: _____

_____ _____
Authorized Responsible Representative Signature: **Date:**

CAAR communicates this information primarily through email. Your CAAR contact for this event is Professional Development Director, Teresa Kirkhart. All future emails concerning this event will be from Teresa@caar.com. Please check your spam blocker to modify the acceptance of this email address. If you change your email address, please notify CAAR as soon as possible.