

 CENTRAL VIRGINIA
SCHOOL OF REAL ESTATE

 NATIONAL
ASSOCIATION OF
REALTORS®



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CRUISIN'



CHARLOTTESVILLE AREA ASSOCIATION OF REALTORS®



Cruisin' CAAR

Guidelines & Procedures

The Charlottesville Area Association of REALTORS® (CAAR) is pleased to partner with Local Associations and traveling instructors to assist with the provision of professional development courses to REALTORS®. This sub-license usage agreement with CAAR will be available through REBAC and REBAC's Partnering Course Providers along with continuing education, Post licensing and Broker Supervision/Management requirements.

The enclosed packet contains:

- ❖ CAAR's Responsibilities
- ❖ Requesting Local Association's Responsibilities
- ❖ Course List
 - Continuing Education/Post Licensing
 - Broker Continuing Education
 - Certifications/Designations
- ❖ Course Pricing
- ❖ Submit a Request



CAAR's Responsibilities

Shall be Responsible for Providing Prior to Course:

- ❖ Current course Student Manual
- ❖ Current Facilitators Guide/Manual (if applicable)
- ❖ Supply instructor list to licensee for negotiation of fee for course
- ❖ Exam and Test Key (if applicable)
- ❖ Designation application (if applicable)
- ❖ REBAC Student data / evaluation form
- ❖ Necessary materials associated only through CAAR's REBAC Licensee
- ❖ Samples of balance sheet, classroom roster and sign in sheets



Shall be Responsible at course conclusion for:

- ❖ Submitting to REBAC all required post-course materials within three (3) business days:
 - Royalty Fees
 - Class Roster
 - All Original Graded Exams

- Balance Sheet
- Completed Application Form
- Student Data Forms
- ❖ Updating CAAR education records
- ❖ Providing certificate of completion templates (per DPOR approval)

Local associations are responsible for payment of Royalty fees separate from the License Usage Fee. In addition to the above responsibilities, the local association shall be responsible for any and all other aspects of the course, including financial obligations which may not be noted or obviously known prior to the scheduling of their course.

Requesting Local Association's Responsibilities

Shall Be Responsible for completing prior to the course:

- ❖ Marketing the course offered
- ❖ Navigating contractual agreement with approved REBAC/CAAR Instructors
- ❖ Arranging classroom facility, catering and lodging for Instructor
- ❖ Providing a laptop, slide advancer, screen and projector for instructor's use.
 - If using a large auditorium or classroom, you should have a lapel microphone for the instructor and hand-held for students to ask questions.
- ❖ Provide students with a Certificate of Completion as required by License agreement with REBAC/DPOR
- ❖ Submitting accurate financial records to CAAR and ultimately REBAC
- ❖ Providing accurate class roster
- ❖ Communicating to registered attendees with student manuals, exams (if required), student data forms and any other necessary supplemental materials
- ❖ Submitting course materials to DPOR for continuing education approval (if local association wants to submit)
- ❖ Grading all exams prior to submission to CAAR

Shall be Responsible at course conclusion for:

- ❖ Submitting continuing education credits to DPOR has a \$10 fee per student.
- ❖ Within five business days following completion of the course, the Local Association shall provide CAAR with the following:
 - Student Data Forms
 - Sign-in Sheet
 - Class Roster
 - Completed Evaluations
 - Graded Exams
 - Designation Applications
 - Balance Sheet
 - Check for Royalties per student for all applicants
 - Check for Sub-licensing with CAAR (checks can be made out to CAAR)

Course List

Advanced Financing

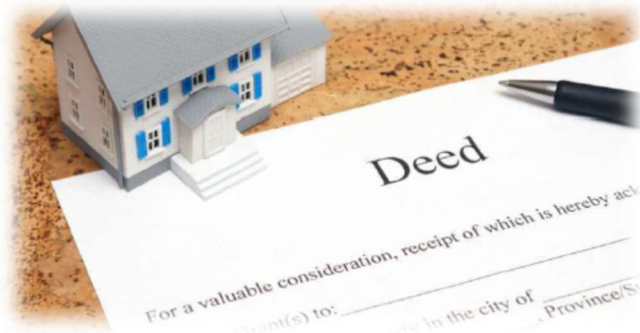
1-hour CE Real Estate Related

This class offers real estate salespeople a comprehensive understanding of diverse real estate financing programs. By equipping sales professionals with this knowledge, they will be better prepared to guide a broader range of clients through the home buying process. As a result, more individuals will be empowered to transition from renting to owning their homes, providing them with greater financial stability and long-term security. This increased capability among real estate professionals will ultimately help more people achieve the dream of homeownership, protecting them from the limitations and uncertainties of renting.

Anatomy of a Deed

1-hour CE Real Estate Related

This seminar is intended for those in the real estate community who regularly encounter transactions but who are unfamiliar with the nuts and bolts of a transfer of title. As Exhibits hereto are generic examples of the following forms of deeds used throughout the Commonwealth of Virginia: Deed of Bargain and Sale; Quitclaim Deed; Deed of Gift; Deed into a Living Trust; and Revocable Transfer on Death Deed. Each is unique in what is accomplished, but they share several components.



As Is, Where Is, If Is, Sale

1-hour CE Real Estate Related

Since an essential act of real estate brokerage is drafting and reviewing offers to purchase, this course offers licensees the opportunity to realize the ambiguity and lack of clarity in the term, "As Is, Where Is, If Is." It will show the conflicts such a phrase creates with seller obligations expressed in most standard form agreements. Key takeaways:

- Licensees will learn to reconcile this phrase with other contract terms to prevent misunderstandings and unrealistic expectations regarding property conditions.
- By addressing the ambiguities of this term, the course aims to help avoid contract failures, disputes, and legal challenges, ultimately providing better protection for both buyers and sellers.

Building Codes & Design

1-hour CE Real Estate Related

Homeowners/buyers may need to consider a litany of codes, zoning, and requirements both when they remodel and when they go to design a new home. Staying on top of the latest building codes, zoning laws and neighborhood covenants as you assist your clients will prevent potentially costly mistakes from happening and makes you the hero. Understanding these rules and knowing when to seek expert assistance can help you and your clients avoid surprises during the start of a project, at an inspection or at the closing table. This course will offer the most up-to-date information on changes to building codes and zoning laws in Albemarle County.

Contract Essentials – 2 Hours (New 2024 Law)

2-hours CE Real Estate Related

2-hours PLE Current Trends

Since an essential act of residential brokerage is drafting and reviewing offers to purchase, this course offers licensees the opportunity to become better prepared and more proficient in the use of the primary standard forms used in the sale and purchase of real estate. It will assist them in the interpretation of boiler-plate paragraphs and the use of correctly designed clauses that will affect the existence or the termination of a purchase contract. This instruction should result in licensees being able to provide better service to real estate consumers and thereby give increased protection to the general public.

Contract Writing – 6 Hour

1-hours CE Real Estate Contracts

5-hours CE Real Estate Related

6-hours PLE Contract Writing

Understanding the elements of a valid, legal contract will assist the student in their real estate transactions. The importance of these items and the knowledge that they exist in the forms used in real estate transactions is imperative to protecting consumers. This in-depth course will review each paragraph of the Virginia REALTORS® Residential Contract of Purchase, discuss leases, and review the guidance of the National Association of REALTORS® Code of Ethics in the contracting process.

Contract Writing – 3 Hours

2-hours CE Real Estate Contracts

1-hour CE Real Estate Related

2-hours PLE Current Trends

This course is intended to assist agents in writing complete and effective offers to purchase real estate. The class will provide a clear and substantial review of the essential elements of bona fide offers as well as properly drafted terms, conditions, and contingencies. It will concentrate on the correct use of the following current standard forms: VR FORMS 600, 1200.

Elements of a Contract

1-hour CE Real Estate Contract

Elements of a Contract offer agents the legal requirements involved with having a valid contract. Students will review the elements necessary to create a contract, understand why these elements are so important, how to watch for them when dealing with various contract types in a real estate transaction, and understand the Statute of Frauds.

Escrow Management

3-hours CE Real Estate Related
3-hours PLE Escrow Management

Escrow Requirements is an entry level class teaching real estate agents the legal requirements involved with being compliant in holdings of EMD and other deposits in escrow. Students will review what escrow is, understand why maintenance and disbursement are so important, and understand the Virginia REALTOR(R) policy, Virginia Real Estate Board (VREB) laws/rules and common problems that arise and how to handle these problems.



Escrow Management

2-hours CE Real Estate Related
2-hours PLE Current Trends

Escrow Requirements is an entry level class teaching real estate agents the legal requirements involved with being compliant in holdings of EMD and other deposits in escrow. Students will review what escrow is, understand why maintenance and disbursement are so important, and understand the Virginia REALTOR(R) policy, Virginia Real Estate Board (VREB) laws/rules and common problems that arise and how to handle these problems.

Ethics & Standards of Conduct

3-hours CE/PLE Code of Ethics

This course meets the National Association of REALTORS® Triennial Ethics requirement and the VREB requirement for Ethics & Standards of Conduct. This comprehensive course delves into the intricate relationship between the National Association of REALTORS® (NAR) Code of Ethics and the intricate framework of Virginia's license law. It places a particular emphasis on elucidating that the provisions outlined in NAR's Code of Ethics, which may not seamlessly align with the regulations of the Commonwealth of Virginia, do not apply to Real Estate Board licensees operating within the state.

The course meticulously categorizes these pertinent articles into three distinct sections,

ensuring a systematic and accessible approach to understanding the intricacies of ethical practice:

- **Duties to Clients and Customers:** This section elucidates the ethical obligations that real estate professionals owe to their clients and customers, shedding light on the nuances of client-agent relationships.
- **Duties to the Public:** Here, the course explores the ethical responsibilities real estate practitioners bear toward the broader public, underscoring the importance of transparency and fair dealings in all transactions.
- **Duties to Fellow REALTORS®:** This section examines the ethical obligations real estate professionals have towards their peers within the industry, emphasizing the principles of professionalism, cooperation, and respect.

The course highlights key provisions in Virginia's standards, including disclosures, competency, advertising, and dispute resolution. Additionally, it differentiates the burden of proof in ethics hearings ("clear, strong, and convincing") from arbitration ("preponderance of the evidence").

In sum, this course equips real estate professionals with a comprehensive understanding of the intricate interplay between NAR's Code of Ethics and Virginia's license law. It empowers them to navigate these complex regulations, ensuring not only ethical compliance but also the highest level of professionalism in their real estate endeavors within the state.

Fair Housing

2-hours CE/PLE Fair Housing

Students will define the term, "Fair Housing" and list all protected classes under the Federal Fair Housing Act and any additional protected classes identified by state or municipal laws. They will also learn to identify potential steering situations and describe strategies to avoid them. The class will examine the few limited exemptions and compare discriminatory vs. nondiscriminatory advertising examples. They will review the Equal Professional Service Model and civil penalties, damages & injunctions. The class will discuss cases of alleged or actual violations.

Home Financing

1-hour CE Real Estate Related

This course will provide REALTORS with an overview of the major types of financing used to purchase homes. A basic understanding of the requirements for different lending programs will provide attendees with valuable information which will increase the opportunities for putting together additional real estate transactions for sellers and buyers.

How to Determine Rebuild vs. Remodel

1-hour CE Real Estate Related

This course will address how clients can determine what questions to ask if considering a renovation project or a new build. Discussion items will include Assessment of the structure, budget considerations, how to estimate costs, influencers of construction costs, determining

when you need an architect, builder, structural engineer, or geotechnical engineer, understanding the building process, trending construction products and unforeseen conditions.

Legal Updates w/Flood

1-hour CE Legal Update

By attending this one-hour session, licensees will learn about, or review, laws and regulations passed by the Virginia legislature in 2022. Most of these new laws took effect July 1, 2022. Two laws that make their business practice easier are the adjustments to the State Corporation Commission and the ability for agents to obtain Common Interest Community disclosure packets on behalf of their seller clients. In the first instance, the SCC can now arrange for multi-year payments of renewal fees for business entities. In the second instance, common interest communities must accept requests from authorized agents to receive disclosure packets upon receipt of properly filed written requests.

Legal Updates w/Flood (New 2024 Law)

2-hour CE Legal Update

Students will benefit from a comprehensive review of legislation enacted in 2024, 2023, and 2022, which will become effective in 2023. These subjects cover a wide array of topics crucial for real estate professionals, including Common Interest Communities, Resale Certificates, Ombudsman services, Assistance animal's regulations, Stormwater management, Flood Hazard Areas, and the National Flood Insurance Program. Additionally, the course will delve into requirements such as accepting authorized parties for receiving CIC documents, authorization for online payment of multiple-year registration fees, and property owner's disclosure of a lis pendens.

Other essential topics include agent ownership disclosure, disclaimers in the Virginia Residential Property Disclosure Act Statement, and updates on Virginia REALTORS'® efforts to establish an association health plan. Students will also learn about recent legislative changes addressing agents' responsibilities for EMDs held by third parties, mortgage brokers securing loans and acting as real licensees in the same transaction, and regulations concerning the death or disability of sole proprietors or brokers.

Furthermore, the course will cover appraiser requirements, prohibition of adverse action on unlawful detainer, provisions allowing rental agreements to include childcare, and the role of single settlement agents. Other noteworthy topics include determining the "good working order" of smoke detectors, updates to forms such as VR FORM SUM 1 Summary of Rights and Obligations, legislation affecting notarial acts, and exemptions for resident service providers in Common Interest Communities.

The course will also address clarifications in the Resale Disclosure Act, reallocation of CE credits, prohibitions on local mandatory disclosures, alignment of VRLTA Servicemember provisions with Federal SCRA, restrictions on the length of listings and service agreements, rights to rent

private property, and regulations on the place of business for real estate firms in Virginia, including aspects related to "wholesaling."

Low & No Down-Payment Loan Programs

1-hour CE Real Estate Related

This course will equip real estate salespersons with knowledge of various low and no down-payment options, enabling them to better inform potential buyers about affordable homebuying possibilities. Key takeaways:

- Many agents and potential buyers are unaware of programs that can help overcome the down-payment barrier, particularly for first-time buyers, who often mistakenly believe a 20% down-payment is required.
- Increased awareness of these options benefits the public by reducing the number of potential homebuyers who feel excluded due to the misconception that large down-payments are necessary.

New Construction Inspection 1 & 2 Hours

1-hour CE Real Estate Related
2-hour CE Real Estate Related
2-hour PLE Current Trends

This course equips real estate salespeople with knowledge of protocols for inspecting new construction properties. By gaining this knowledge, real estate professionals can:

- Explains the differences between independent inspections and local building code inspections.
- Identify common defects at various phases of construction.
- Provide valuable information and resources to their clients.
- Mitigate their own risk by ensuring clients are aware of available resources to protect their investments.

The course will explain how these findings can prevent costly future home repairs for buyers.

Real Estate Law & Board Regulations

1-hour CE Legal Updates w/Flood
5-hours CE Real Estate Related
6-hours PLE Real Estate Law

This course will cover the entire span of Real Estate Law and VREB Regulations.

Reverse Mortgage Financing

1-hour CE Real Estate Related

This CE class benefits REALTORS® by equipping them with the knowledge and skills to expand their business opportunities, particularly in serving the 62+ age demographic. Understanding the HECM Reverse Mortgage and its use in purchase transactions allows REALTORS® to offer

more tailored advice, helping clients find homes that better suit their needs while managing their finances effectively. By learning how to guide clients in preserving capital and increasing cash flow, realtors can position themselves as trusted advisors who can offer solutions that go beyond traditional home-buying methods.

For the public, this class helps protect clients by ensuring that REALTORS® are well-informed and can accurately explain the benefits and risks associated with HECM Reverse Mortgages. Clients can make more informed decisions about their financial and housing needs, reducing the likelihood of misunderstandings or mismanagement of resources. The course also emphasizes ethical practices and challenges traditional thinking, ensuring that realtors advocate for their clients' best interests while adhering to industry standards and regulations.

Reverse Mortgage (2 Hour or 3 hour)

2-hours CE Real Estate Related

2-hours PLE Current Trends

Understanding Reverse for Purchase – whether the FHA product or one of the newer conventional products – is going to become key to providing a full complement of financing options to the nation’s fastest growing home purchase demographic. Any real estate professional wishing to remain active in the field over the coming years will financially benefit from knowing about this option. Reverse for Purchase effectively doubles buyers’ purchasing power, without saddling them with a newly minted mortgage payment in their retirement years. REALTORS® can expect to leave this class understanding:

1. How Reverse for Purchase can increase their role as a trusted advisor;
2. How Reverse for Purchase can increase agents’ home sale value;
3. How Reverse for Purchase can broaden their client base;
4. How Reverse for Purchase helps clients qualify for more aging-in-place upgrades;
5. How Reverse for Purchase can help them list and sell more home.

Risk Management

3-hours CE Real Estate Related

3-hours PLE Risk Management

Risk management is a full-time job in today's real estate world. This course covers the topics of RESPA, Antitrust, the Chesapeake Bay Preservation Act, Virginia Environmental laws and Mold. All the topics mentioned here hold liability for the real estate licensee. It is imperative that you understand what these ACTS, Laws and Regulations refer to and how they impact your business. This course will provide an overview of each topic and highlight areas of concern for real estate licensees.



Risk Management

2-hours CE Real Estate Related
2-hours PLE Current Trends

Risk management is a full-time job in today's real estate world. This course covers the topics of RESPA, Antitrust, the Chesapeake Bay Preservation Act, Virginia Environmental laws and Mold. All the topics mentioned here hold liability for the real estate licensee. It is imperative that you understand what these ACTS, Laws and Regulations refer to and how they impact your business. This course will provide an overview of each topic and highlight areas of concern for real estate licensees.

Selling the Sun

2-hours CE Real Estate Related
2-hours PLE Current Trends

As the adoption of solar PV despite currently being in the minority of residential properties continues to expand across diverse home types, from urban to suburban and across economic spectra, it's imperative for real estate professionals to grasp both the advantages and potential drawbacks of solar PV in property transactions. Mastery of this knowledge not only positions real estate professionals as authoritative advisors in a market increasingly inclined toward sustainability but also ensures they can accurately evaluate and communicate the true value and obligations of properties with solar installations. This ensures the protection and informed decision-making of buyers and sellers alike, reflecting a commitment to ethical standards and consumer protection in the evolving landscape of residential real estate.

When real estate professionals finish this course, they will be able to:

- A. Be familiar with and discuss solar PV technology
- B. Have an awareness of solar market trends and contractor operating models
- C. Understand different ownership and financing options for solar PV and their impact on real estate transactions
- D. Identify the essential system information in the MLS
- E. Understand best practices of marketing a home with solar PV
- F. Use solar PV valuation tool

Specialty Inspections

2-hours CE Real Estate Related
2-hours PLE Current Trends

This course will provide the real estate salesperson/broker with the knowledge of specific available inspection services as well as the methods used for the inspections and resulting reports and findings. Information about the risk that unidentified issues can create if sections are not performed is shared as well as possible solutions or mediations when risks are identified.

General information about the specific areas is discussed including review of reports and demonstration of testing equipment. The course is designed especially for the needs of real estate professionals to provide them with critical information to share with their clients. Having this knowledge helps mitigate risk to the salesperson and broker that could occur if a client is not made aware of these resources.

The Architectural Process

1-hour CE Real Estate Related

The skills of an architect can be all-encompassing or very specific. The profession attracts individuals that are wired to think three-dimensionally, love the process of assemblage, and thrive on proper proportion and design. As such, architects are the consiglieres for their clients. When the journey is truly successful, architects are the creators of places and spaces that evoke joy, inspiration, and contentment. Architects are truly motivated to have incredibly successful outcomes.

The architect is the one professional who has the education, training, experience, and vision to guide your client through the entire design and construction process, from helping them define what they want to build to helping them get the most for their construction dollar. Architects see the big picture. Whether your client is remodeling, adding on, or building from scratch, the architect can guide the way. Working with contractors and other construction professionals, architects can help your client end up with a well-designed project that meets their needs and works with a budget and timeframe.

The Wonderful World of Mortgage Lending

2-hours CE Real Estate Related

2-hours PLE Real Estate Finance

Mortgage Finance is quite complicated. In my experience many agents have very little understanding or have received misinformation regarding the loan process, loan products, qualifications and the different components that make up qualifying for a mortgage. This course will benefit the real estate salesperson by giving them a basic working knowledge of all these components so they can better advise their clients. This will protect the public by having REALTORS® more informed of their financing options and opportunities available to them and give them a realistic understanding of what the mortgage process entails.

Title Insurance & Property Survey

2-hour CE Real Estate Related

2-hours PLE Current Trends

This class equips real estate professionals with essential knowledge of title insurance and property surveys, two key elements in safeguarding clients and ensuring smooth transactions. REALTORS® will gain the expertise needed to confidently navigate these aspects of property deals.

Key Takeaways:

1. Title Insurance: Understand its purpose, common title issues, and the claims process to protect against financial loss due to title defects.
2. Property Surveys: Learn about different survey types, how to interpret survey results, and their impact on property transactions.
3. Integration: Discover how title insurance and surveys work together to prevent issues and learn best practices for advising clients on these critical services.

Title Insurance Primer

1-hour CE Real Estate Related

Title insurance is an integral part of virtually every real estate transaction. The title insurance industry is national in scope, however very little about it is common knowledge, even among those who encounter it on a recurring basis. The mystery surrounding the industry is enhanced by a dearth of relevant literature. This seminar is intended for those in the real estate industry who are regularly involved in transactions and who desire to learn some of the basics about the title insurance industry. This seminar is not intended to be a deep dive into the intricacies of title insurance or the industry, but rather to provide a base line of knowledge for those unacquainted with its workings.

Understanding Condo Financing

1-hour CE Real Estate Related

Condos are a big mystery to most Realtors (and most lenders!). Wondering if a particular condo development is “warrantable,” or what “warrantable” even means, adds a lot of stress and uncertainty to a home-buying process that already has its share of both. But the low inventory in most markets means that agents need to make the most of the listings out there, including condos.

This class will give agents a better understanding of what makes condos different than other types of properties, how condos are evaluated to see if they are eligible for financing, and the different standards that different mortgage programs apply when evaluating a condo development. Agents will come away from this class better prepared to advise their clients about buying a condo, and better able to ask the right questions of lenders about condo financing.

Understanding Conflict Resolution

2-hours CE Real Estate Related

2-hours PLE Current Issues

Licenses are charged with assisting clients in the fulfillment of their transactional commitments. This includes establishing strategies for accomplishing clients' objectives, providing reasonable assistance to satisfy clients' contract obligations, and facilitating settlements. In view of the disparate goals buyers, sellers, landlords and tenants generally have, and the unpredictability of responses of opposing parties to each other, there is ample

opportunity for the application of lawful, appropriate and successful negotiation skills. In those instances where disputes arise due to failed negotiations, misunderstandings or perceived wrongs, skills in conflict resolution can often resolve disputes in non-judicial ways.

The goal of this course is to stress positive solutions for the resolutions of disputes. These solutions tend to minimize risks taken by licensees when transaction problems ensue and to maximize opportunities for the buying and selling public, as well as for landlord and tenants, to fulfill their transactional obligations. Clients and customers can then realize their goals without needing to engage in lengthy and expensive legal or judicial remedies.

While it is not the obligation of licensees to assist parties in getting out of contractual commitments, they can benefit professionally and protect the general public by becoming knowledgeable and trained in dispute resolution. A knowledgeable and trained licensee can successfully assist in the resolution of disputes by facilitating alternative dispute resolution methods when appropriate.

Unique Mortgage Options

1-hour CE Real Estate Related

This course will educate RELATORS on the loan options available to low to moderate income buyers while also addressing the concerns/factors that go into qualifying for a mortgage. We break down the different types of lenders, loan programs and financing options available while also bringing attention to grants available to clients.

VH- Real Estate Professional Training

2-hours CE Real Estate Related
2-hours PLE Current Issues

This VH (formerly VHDA) training will provide you with the most current VH loan program information. VH has modified many program guidelines and introduced several new creative loan programs which make housing more affordable for even more potential homebuyers. You will be provided with information addressing common myths and misconceptions concerning VH programs and guidelines.

Virginia Agency Law Review

1-hour CE Virginia Real Estate Agency

Virginia Agency Law Review is a class reviewing the Real Estate Agency law of the Commonwealth of Virginia. Students will review definitions/vocabulary in the agency law, understand the history and current agency laws that govern their real estate business and the disclosure duties, and understand the VAR policy, VREB laws/rules and common problems that arise and how to handle these problems.

Virginia Agency Law

1-hour CE Virginia Real Estate Agency
2-hours CE Real Estate Related
3-hours PLE Virginia Agency Law

Virginia Agency Law takes a deep dive into the Real Estate Agency law of the Commonwealth of Virginia. Students will review definitions/vocabulary in the agency law, understand the history and current agency laws that govern their real estate business and the disclosure duties, and understand the VAR policy, VREB laws/rules and common problems that arise and how to handle these problems.

Virginia Agency Law (New 2024 Law)

2-hour CE Virginia Real Estate Agency
1-hours CE Real Estate Related
3-hours PLE Virginia Agency Law

Virginia Agency Law takes a deep dive into the Real Estate Agency law of the Commonwealth of Virginia. Students will review definitions/vocabulary in the agency law, understand the history and current agency laws that govern their real estate business and the disclosure duties, and understand the VAR policy, VREB laws/rules and common problems that arise and how to handle these problems.

Appraisal Series:

What is an Appraiser? The Science & Art of Valuation No CE Provided

For real estate agents and brokers appraisals can be a frustrating thing and sometimes something of an enigma. This seminar will attempt to shed light on what appraisers do and what it takes to do an appraisal report competently. The student should leave with a better understanding of the appraisal process and increase their knowledge on the topic. No CE/PLE provided.



What is an Appraisal: The Sales Comparison Approach and Appraisal Reporting

2-hours CE Real Estate Related

2-hours PLE Current Issues

This seminar will focus primarily on the sales comparison approach. For residential lending the sales comparison approach is the backbone of the appraisal process. This is where agents will interact with appraisers the most when dealing with an appraisal that does support a contract. Many agents think that comparative market analysis (CMAs) is the same or very similar to an appraisal. We will discuss and show why that is not the case. We will also focus on why it is important to read the report as a whole and not just focus on the final opinion of value.

Reviewing an Appraisal. Is the Report Solid?

2-hours CE Real Estate Related

2-hours PLE Current Issues

This seminar will dig into how appraisers review appraisal reports. The hope is that attendees will pick up professional tips on how to understand if the report is written in a competent manner and show proper support for the conclusions in the report. Students should walk away understanding the real need for appraisal reports to be more than filling out a form, it is about solving a problem.

Broker Continuing Education 8 Hours



The Supervising Broker

2-hours BCE Broker Supervision

This course will provide an overview of the broker supervision requirements set by Virginia law and regulations. As a result of this class, the broker/manager will be advised of the current:

1. Branch requirements of disclosure of firm information
2. The duties of the supervising broker to include:
 - a. Being available to licensees under their supervision
 - b. Availability of training opportunities
3. Office requirements of written procedures and policies of escrow
4. Federal and state fair housing laws
5. Advertising
6. Negotiating and drafting agreements

7. Disclosures
8. New laws or regulations
9. Maintaining records
10. Broker self-audit & liability
11. And others

Brokers will be advised of the importance of learning and incorporating these vital issues into firm/business to protect the firm, the agents and the general public.

Management of Real Estate Brokerage Firms

6-hours BCE Broker Management

This course will provide an overview of requirements and challenges faced by brokers when managing a real estate brokerage firm.

As a result of this class, the broker/manager will be advised of the current:

1. Definitions and duties of each type of broker
2. Licensure qualifications and renewals
3. Policies and Procedures manual requirements
4. Maintenance and management of escrow accounts
5. Risk Management challenges and how to avoid risk, to include understanding the VREB Broker Self-Audit ...and more

Pursuant to § 54.1-2105.03 of the Code of Virginia, the Real Estate Board approved the following course as meeting the Real Estate Continuing Education requirement as stated in 18 VAC 135-20-101 of the Board's regulations.



Graduate, REALTOR® Institute (GRI) Partnership

For the past two years, CAAR has been partnering with local associations to assist with the GRI program for their members. CAAR holds hybrid classes, and the local associations add the classes to their schedule and their members attend virtually. CAAR produces the flyer for the year and adds the participating association's logo to the flyer for distribution.

Registration Process: Participating Association will manage registration of their members for any of the GRI classes GRI 501 – GRI 508. CAAR holds the GRI 509-510 certifications separately due to the additional royalty fees for each student. The week prior to the class the association will send over a list with name, license number, M1 number, email address and phone number. CAAR will register these students so that they are accounted for with the rest of the students.

Fee Structure: CAAR will send an invoice for the students to the association for payment. For example, our student registration fee is \$100/class Early bird and \$115 afterwards, the participation Association will send \$60 EB or \$69 Regular registration to CAAR.

Cancellation Policy: Cancellation requests, (written or phoned) will be accepted through 5:00 p.m. two business days preceding each class. All paid tuition other than a \$25 non-refundable, non-transferable deposit will be refunded. No refunds will be given for cancellations made after the close of business on that day. (Requests for refund consideration due to extenuating circumstances must be received by CAAR in writing within 15 days after class start date).

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

Reggie Copeland



Michael Guthrie



CAAR's Elite Instructors



Michael Guthrie, GRI, SFR, Broker

Since 1983, Michael has been an active REALTOR®. In 2009, he served as President of CAAR and received the Code of Ethics Award in 2014. Recognized for his outstanding contributions, he was named REALTOR® of the Year in 2009 and honored as the Charlottesville Chamber's Small Businessperson of the Year in 2010. Every Saturday morning, he hosts his own radio show, Real Estate Matters, on WINA. With a passion for education, he has been teaching DPOR approved courses across the Commonwealth for many years and currently instructs the GRI program statewide.



Cynthia Hash, 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.



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

She became a REALTOR® in 1996 and obtained her Broker license in 2002. Her commitment to ethical practices earned her the Ethics in Action Award in 2007, and she has been recognized as a member of the Honor Society. In 2012, she was honored as Sales Associate of the Year. She has actively been instructing at CAAR since 2006. Expanding her expertise, she has pursued certifications in At Home with Diversity and Bias Override from the National Association of REALTORS®.



Pat Widhalm, AHWD, C2EX, GRI, Broker

Pat is President and Principal Broker of Real Estate III in Charlottesville, VA. For nearly fifty years, she has been instructing real estate classes across Virginia. Her areas of expertise encompass risk management, compliance, legal matters, license regulations, agency protocols, contract drafting, transaction oversight, and fair housing practices. Certified as an ethics and professional standards instructor, she also holds the distinction of being an NAR REALTOR® Emerita. Pat is responsible for crafting and revising the CAAR curriculum and has previously served as CAAR President.

NAR Family Designations

Designations are specialized credentials for REALTORS®. Designations offer extensive benefits that are continually improved upon and expanded. For this reason, maintaining a designation requires annual dues and continued membership in NAR.

CAAR is pleased to offer certification and designation classes tailored to your association or brokerage. These courses are distinctive within our Cruisin' CAAR Program and involve additional expenses. Negotiation with instructors is necessary to secure lower costs, and there are royalty fees of up to \$60 per student for each certification/designation, along with a \$10 fee per student for credit submission. Each association or brokerage will be responsible for covering instructor fees, royalty fees, course fees, and credit submissions.

Accredited Buyer's Representative / ABR®



The Accredited Buyer's Representative (ABR®) designation is designed for real estate buyer agents who focus on working directly with buyer-clients at every stage of the home buying process.

Elective classes include Generating Buyer & Seller Leads, Generation Buy, New Home Construction and Buyer Representation, Real Estate Investing: Build Wealth Representing Investors and Becoming One Yourself and Real Estate Marketing Reboot.

Presented by REBAC (Real Estate Buyer's Agent Council)

Contact REBAC at rebac@nar.realtor(link sends e-mail) or 800-648-6224.

This is a 2-day course which offers all 16 Hours of Continuing Education for license renewal. The Code of Ethics portion does not qualify for National Association of REALTORS®'s Code of Ethics.

Certified International Property Specialist / CIPS



Instantly align yourself with the best in international real estate by earning the CIPS designation. The designation requires the completion of five full-day courses focusing on the critical aspects of international real estate transactions. CIPS designees are connected to an influential network of over 3,500 professionals who turn to each other first when looking for referral partners.

Presented by the National Association of REALTORS®

Contact Member Support at CIPS@nar.realtor(link sends e-mail) or 1-800-874-6500 ext. 8369.

Certified Real Estate Brokerage Manager / CRB



The Certified Real Estate Brokerage Manager (CRB) is one of the most respected and relevant designations offered in real estate business management and is awarded to REALTORS® who have completed advanced educational and professional requirements. CRB Designees are better positioned to streamline operations, integrate new technology and apply new trends and business strategies.

Visit REBINstitute.com or contact the Real Estate Business Institute (REBI) at info@REBINstitute.com(link sends e-mail) or 800-621-8738

Certified Residential Specialist / CRS



The CRS designation is the highest credential awarded to residential sales agents, managers, and brokers. On average, CRS designees earn nearly three times more in income, transactions, and gross sales than non-designee REALTORS®.

Presented by Residential Real Estate Council Contact RRC at <https://www.crs.com/about-us/contact-us> or 800-462-8841.

NAR's Green Designation / GREEN



Through NAR's Green Designation, the Green Resource Council provides ongoing education, resources and tools to help real estate practitioners find, understand, and market properties with green features.

Presented by The Green Resource Council Contact the Green Resource Council at green@nar.realtor(link sends e-mail) or 800-498-9422.

Graduate, REALTOR® Institute / GRI



REALTORS® with the GRI designation have in-depth training in legal and regulatory issues, technology, professional standards, and the sales process. Earning the designation is a way to stand out to prospective buyers and sellers as a professional with expertise in these areas.

Presented by National Association of REALTORS® Contact your [State Association](#) to get information on program requirements, course schedules, location, and tuition.

CAAR provides all 10 classes that include MRP & AHWD. These classes are approved for CE/PLE.



[Seller Representative Specialist / SRS](#)

The Seller Representative Specialist (SRS) designation is the premier credential in seller representation. It is designed to elevate professional standards and enhance personal performance. The designation is awarded to real estate professionals who demonstrate the knowledge and skills essential for seller advocacy. SRS designees represent a global community of REALTORS® who use their advanced training and expertise to go above and beyond their client's expectations.

Visit www.REBINstitute.com (link is external) or contact the Real Estate Business Institute (REBI) at info@rebinstitute.com (link sends e-mail) or 800-621-8738.

[Seniors Real Estate Specialist® / SRES®](#)



The SRES® Designation program educates REALTORS® on how to profitably and ethically serve the real estate needs of the fastest growing market in real estate, clients age 50+. By earning the SRES® designation, you gain access to valuable member benefits, useful resources, and networking opportunities across the U.S. and Canada to help you in your business.

Presented by SRES® Council, Contact SRES Council at sres@nar.realtor (link sends e-mail) or 800-500-4564.

NAR Family Certifications



Like designations, certifications are also specialized credentials for REALTORS®. Maintaining a certification requires only an application fee and continued membership in NAR, but no annual dues.

[At Home with Diversity® / AHWD](#)

Learn to work effectively with – and within – today's diverse real estate market. The At Home with Diversity® certification teaches you how to conduct your business with sensitivity to all client profiles and build a business plan to successfully serve them.

Presented by the National Association of REALTORS®

For more information on this course and its business principles, please contact us at ahwd@nar.realtor (link sends e-mail) or 800-874-6500 ext. 8393.

CAAR provides CE/PLE credit: 2-hours CE Fair Housing, 2 hrs. CE Real Estate Related
2-hours PLE Fair Housing, 2 hrs. PLE Current Trends/Issues



[Certified Real Estate Team Specialist / C-RETS](#)

The Certified Real Estate Team Specialist (C-RETS) certification is designed to improve team development, individual leadership skills, and financial performance. C-RETS courses provide the tools, strategies, and knowledge that are required of today's real estate professionals who are either considering or currently operating in a team environment. It is for team leaders, team members, those looking to start a team, and those who simply want to sharpen their management skills.

Visit www.REBINstitute.com (link is external) or contact the Real Estate Business Institute (REBI) at info@REBINstitute.com (link sends e-mail) or 800-621-8738.

[Digital Marketing: Social Media](#)



The RRC Digital Marketing: Social Media certification is for real estate professionals who want to develop expertise with social media resources and the sites that are an essential part of today's digital marketing mix, whether you are promoting your business or the properties you represent.

Presented by Residential Real Estate Council, Contact RRC at <https://www.crs.com/about-us/contact-us> (link is external) or 800-462-8841.

[e-PRO®](#)



NAR's e-PRO® certification program helps REALTORS® master the advanced digital marketing techniques of today. With the e-PRO® certification, REALTORS® increase their ability to reach customers, expand their capabilities, and build trust by safeguarding client information.

Presented by the National Association of REALTORS®

Contact e-PRO® at epro@nar.realtor (link sends e-mail) or 877-397-3132.

[Inside Sales Agent](#)



The Inside Sales Agent certification program teaches REALTORS® the art of cultivating leads and adding qualified customers to the office's sales funnel. The certification provides opportunities to learn and practice the skills and techniques top agents use to turn leads to clients and existing customers into repeat business while helping you build your lucrative career.

Presented by the Residential Real Estate Council.

Contact RRC at [crs.com/about-us/contact-us](https://www.crs.com/about-us/contact-us).



[Luxury Homes Certification / LHC](#)

Luxury Homes Certification is for agents looking to hone their skills in the ever-growing luxury home market. The courses included will give REALTORS® the knowledge they need to approach the luxury niche, including pricing strategies, negotiation tactics, and how to stand out from the crowd.

Presented by the Residential Real Estate Council, Contact us at CRSHelp@crs.com(link sends e-mail).

[Military Relocation Professional / MRP](#)



NAR's Military Relocation Professional certification focuses on educating real estate professionals about working with current and former military service members to find housing solutions that best suit their needs and take full advantage of military benefits and support.

Presented by REBAC (Real Estate Buyer's Agent Council)
Contact us at MRP@nar.realtor(link sends e-mail) or 888-648-8321.

CAAR provides CE/PLE Credit: 8-hours CE Real Estate Related
2-hours PLE Current Trends/Issues

[Pricing Strategy Advisor / PSA](#)



Enhance your skills in pricing properties, creating CMAs, working with appraisers, and guiding clients through the anxieties and misperceptions they often have about home values with NAR's PSA (Pricing Strategy Advisor) certification.

Presented by the National Association of REALTORS®
Contact us at pricingstrategyadvisor.org/contact-us/(link is external).

[Real Estate Investing / REI](#)



The Real Estate Investing (REI) certification program is for REALTORS® who want to master the ins and outs of working with investors and those who are establishing themselves as real estate investors.

Presented by the Residential Real Estate Council.
Contact RRC at crs.com/about-us/contact-us(link is external).

Real Estate Negotiation Expert / RENE



The Real Estate Negotiation Expert (RENE) certification is for real estate professionals who want to sharpen their negotiation and client advocacy skills.

Presented by the Real Estate Business Institute (REBI)

Contact REBI at 800-621-8738 or info@rebinstitute.com(link sends e-mail).

Resort & Second-Home Property Specialist / RSPS



This certification is designed for REALTORS® who facilitate the buying, selling, or management of properties for investment, development, retirement, or second homes in a resort, recreational and/or vacation destination are involved in this market niche.

Presented by the National Association of REALTORS®

Contact us at resort@nar.realtor(link sends e-mail) or 800-874-6500 ext. 8320.

Short Sales & Foreclosure Resource / SFR®



The SFR® certification teaches real estate professionals to work with distressed sellers and the finance, tax, and legal professionals who can help them, qualify sellers for short sales, develop a short sale package, negotiate with lenders, safeguard your commission, limit risk, and protect buyers.

Presented by the National Association of REALTORS®

Contact us at sfr@nar.realtor(link sends e-mail) or 877-510-7855.

Smart Home



The Smart Home certification is for real estate professionals who want to develop expertise in technology, privacy issues, and best transition tactics involved in selling smart homes.

Presented by Residential Real Estate Council

Contact RRC at <https://www.crs.com/about-us/contact-us> or 800-462-8841.

CAAR Course Pricing

CAAR Credited CE/PLE Course Fees:

- Course fee (\$50 each course)
 - CE/PLE Credit Submittal to DPOR (\$10 per Student)

**Please note: Minimum of 3-hours of classes if outside of the Charlottesville Area.*

1 Day - Designation/Certifications Course Fees:

- Course fee (\$50 each course)
 - CE/PLE Credit Submittal to DPOR (\$10 per Student) (if applicable)
- National Association of REALTORS® Royalty Fees (\$15 - \$60 per Student)
- Instructor fees
 - Instructor travel/hotel/mileage fees

2 Day - Designation/Certifications Course Fees:

- Course fee (\$50 each course)
 - CE/PLE Credit Submittal to DPOR (\$10 per Student) (if applicable)
- National Association of REALTORS® Royalty Fees (\$15 - \$60 per Student)
- Instructor fees
 - Instructor travel/hotel/mileage fees

**Please note that certain designation/certification courses may not have already obtained approval for Continuing Education/Professional Learning Education (CE/PLE). If approval is desired, please note that the DPOR course approval process typically takes approximately 2-3 months to complete. Courses that have already received approval are indicated with their respective category of approval.*



Cruisin' CAAR Course Request Application

Email to: Teresa@caar.com or Phone: 434-817-2227

Requesting Brokerage/Association: _____

Contact Person: _____ Email: _____

Physical Address: _____

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

New 2024 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. Please add the date: _____

- Includes: 2-hours Contract
- 2-hours Fair Housing
- 2-hours Legal Update 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. Please add the date: _____

- Includes: 3-hours Ethics (Qualifies for NAR Ethic),
- 1-hour Anatomy of a Deed (RE Related)
- 3-hours Virginia Real Estate Agency (2 hr. Agency/1 hr. RE Related)
- 1-hour As Is, What Is, If Is, Sale (RE Related)

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

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

Course Choice: 3rd _____ 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 Sub-license Pricing:

CAAR Individual Course Fees	\$50 each course + \$10 pp credit submittal
Designation/Certifications Course Fees (1 Day)	\$50 each course + \$10 pp credit submittal
Designation Course Fees (2 Day)	\$100 each course + \$10 pp credit submittal

Please reach out to one of our instructors for availability and negotiate pricing:

Michael Guthrie	Michael@mrg7175.com
Cynthia Hash	Hash@findhomesusa.com
Donna Patton	Donnapattonrealtor@gmail.com
Pat Widhalm	pwidhalm@earthlink.net

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.

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.

REBAC 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.

COURSE SUB-LICENSE PRICING:

CAAR Individual Course Fees	\$50 each course + \$10 pp credit submittal
Designation/Certifications Course Fees (1 Day)	\$50 each course + \$10 pp credit submittal
Designation Course Fees (2 Day)	\$100 each course + \$10 pp credit submittal

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
- Class forms for Students
- Payment information
- 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.