



April 2015 Monthly Newsletter

Jefferson-Lewis Board of REALTORS®

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
April 2015			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	Notes	

CALENDAR OF EVENTS

Sunday, April 5th
MLS Payments
are Due

Thursday, April 23-May 3rd
 2015 Real Estate Brokers' Qualifying Course
 9:00am-5:00pm JLBOR
 See page 13

Looking Ahead

Wednesday, May 20th
 You Have to Own It—
 Attitude is Everything 7 1/2 hrs CE
 JLBOR 8:30am-500pm
 See page 15-16

Thursday, May 21st
 Aim for Success - 3 1/2 hr CE
 RPR Class
 JLBOR

Thursday, May 28th
 Fair Housing , It's the Law! 4hrs CE
 JLBOR
 9:00am-1:30pm

Friday, July 24th
 Save the Date:
 WCR Golf Tournament

Tuesday, Sept 22
 GRI-6 Sellers
 8:30am-5:30pm
 Gran-View on the River, Ogdensburg
 See pages 18-19



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GREEN 100 to 300 in Alex Bay	Pg 8-9
Seller Representative Specialist Course (SRS)	Pg 10-11
WBPS All Star Auction JLBOR Volunteer Night	Pg 12
Spring 2015 PIRT Broker's Qualifying Course	Pg 13
Your Have to Own It Course	Pg 15-16
GRI-6 Sellers	Pg 18-19

Thursday, April 2nd
 WCR Governing Board Meeting
 10:30am JLBOR office

Tuesday, March 7
 JLBOR BOD Meeting
 9:00 JLBOR Office
 Member Monthly Luncheon
 Hilton Garden Inn., Watertown
 12:00-1:30
 See page 7

April 13, 14, 15
 Green Designation (GRN)
 100, 200, 300
 Alexandria Bay
 See pages 8-9

April 16, 17
 Seller Representative Specialist(SRS)
 Alexandria Bay
 See pages 10-11

Monday, April 20th
 WPBS All Star Auction
 JLBOR Volunteer Night
 6:00pm-9:00pm
 See page 12

BOARD OFFICE INFORMATION

ADDRESS:
 210 Court St, Suite 112
 Watertown, NY 13601

STAFF:
 Lance Evans, EO
 Amy O'Brien
 Kristina Dorr

HOURS:
 Monday-Friday
 9:00am-4:00pm

PHONE: 315-782-1322
FAX: 315-782-3541

QUESTIONS?
 Email help@nnymls.com



April 2015 - Notes from Lance Evans, Executive Officer

February 2015 statewide housing market report and video available on NYSAR.com

In addition to the 10K local report you received from either NYSAR or directly from 10K, the February 2015 statewide housing market reports are available on NYSAR.com. The full statewide reports are available to NYSAR members only.

Also available on NYSAR.com is “The Skinny,” a video highlighting our current statewide housing market conditions. Share this video with consumers to help them understand the Empire State’s housing market. [Click here](#) for the NYSAR.com Housing Statistics page.

First quarter 2015 edition of ‘Legal Lines’ now available

The first quarter 2015 edition of NYSAR's *Legal Lines* publication is now available online at NYSAR.com. This edition covers REALTORS and the unauthorized practice of law in hopes to minimize any potential for liability. It also covers a New York State ruling on a homeowners insurance claim and an eviction over a New York City Airbnb rental. Several key federal cases including a broker working in another state without a license and a price-fixing claim are also covered. [Click here](#) to read the latest issue.

Bill requiring licensure of mold remediation specialists signed by Governor Cuomo

Gov. Andrew Cuomo signed a law adding a new Article 32 to the Labor Law establishing the licensing of mold inspection, assessment and remediation specialists and minimum work standards. The bill requires any contractor engaging in mold assessment, remediation or abatement to register with the Department of Labor, take training and education courses, and provide minimum work standards to those who contract with them to remediate mold problems in their home or business.

REALTORS must be aware that starting in June any mold remediation specialist you refer to customers, clients, sellers or purchasers must be licensed with New York State. This requirement is the same as those applying to licensed home inspector referrals. [Click here](#) to learn more.

Information on the upcoming RESPA changes and outreach by NAR

Webinar on RESPA/TILA integration sign Up Link:

<https://realtors.webex.com/realtors/onstage/g.php?MTID=efee5fe81010918cd24c69d030b42f744>

Link to February 15, 2015 Recorded Webinar on MSAs:

<https://realtors.webex.com/realtors/lsr.php?RCID=35dfe3a478724d98327bcc81f51eece>

Understand the Aug. 1 Changes to HUD-1, Closing Process

<http://speakingofrealestate.blogs.realtor.org/2015/02/17/understand-the-aug-1-changes-to-hud-1-closing-process/#sf7500765>

MVP REALTOR ® Benefits —

Upcoming Offers:

April 1-15: Purchase the At Home With Diversity® online course and receive 50% off your designation application.

April 16-30: Register to attend the free 2015 REALTORS® Legislative Meetings & Trade Expo May 11 to 16 in Washington, DC and receive a free personalized brochure from NAR's Print on Demand program.

FEMA Shows Some Progress Implementing Flood Insurance Changes: GAO

The agency responsible for managing the federal flood insurance program has made progress in carrying out key changes mandated by Congress in two recent laws but lacks resources and data to completely implement others, a government report says

For instance, the Federal Emergency Management Agency (FEMA) repealed certain rate increases and got premiums refunds to policyholders of the National Flood Insurance Program (NFIP) as promised under the law. Refunds began in October 2014 and, according to FEMA, almost all refunds were issued by December 2014.

But FEMA said has been unable to make insurance rate changes for business properties because it cannot distinguish among policies for businesses, nonprofits, and other nonresidential properties.

FEMA has improved its mapping process but still has along way to go in this area. FEMA estimates that mapping requirements are about 30 percent complete and that it will take several years to finish. The study cites inadequate data and funding. Click on the link to see the [Government Accountability Office \(GAO\) report](#).

“Green” Courses approved CE credit for Appraisers

Please note that the “Green” Courses (see pages 9-10) have been approved for CE credit for appraisers, too.

ADVERTISING ON FACEBOOK AND CRAIG'S LIST

Recently we have gotten a number of calls about the correct ways and rules governing advertising on Craig's list and Facebook.

First of all, **advertising in general** is considered a licensed activity is governed by Section 175.25 of the NYS License Law and by the REALTOR® Code of Ethics. As a result, advertisements need to have the following information:

Name of real estate broker or brokerage with either the full address or phone number of the broker. Names of any associate real estate brokers or salespersons may also be included as well their license type.

Property description - "Advertisements shall have an honest and accurate description of the property to be sold or leased. All advertisements that state the advertised property is in the vicinity of a geographical area or territorial subdivision shall include as part of such advertisement the name of the geographical area or territorial subdivision in which such property is actually located. Use by real estate brokers, associate real estate brokers and real estate salespersons of a name to describe an area that would be misleading to the public is prohibited." (Section 175.25 (c)(9))

Web-based advertising

- a. Websites created and maintained by associate real estate brokers, real estate salespersons, and teams are permitted, provided that the associate real estate brokers, real estate salespersons, and teams are authorized by their supervising real estate broker to create and maintain such websites and such websites remain subject to the supervision of the real estate broker with whom the licensees are associated while the website is live.
- b. Every page of such a website shall include the information required by these rules and regulations. In addition, a link to the broker or brokerage website with whom the associate broker, salesperson or team is associated is required on the homepage of the associate broker, salesperson or team website unless the broker or brokerage does not have a website.

Social media sites - Although not technically a "webpage," also fall under the advertising regulations. Licensees utilizing social media sites must indicate that the advertiser is a real estate broker or provide the name of the real estate broker or real estate brokerage and either: (i) the full address of the real estate broker or real estate brokerage or, (ii) the telephone number of the real estate broker or brokerage. This can be done on the individual or team home page. If you are using your personal social media site for advertising purposes, it will be subject to the regulations.

Craig's List - While classified ads have fewer requirements since they are generally paid for by the letter, word, or line, advertising on Craig's list is NOT the same as a classified ad. It should be considered the same as any web ad.

A full discussion of this, as well as examples of compliant and non-compliant ads, can be found in NY-SAR's *Legal Lines* from the second quarter of 2013 at http://www.nysar.com/docs/members-pdfs/ll_2q2013.pdf?sfvrsn=2. More resources including links to webinars are found at <http://www.nysar.com/legal/advertising-regulations>.



COMMUNITY ACTION PLANNING COUNCIL OF JEFFERSON COUNTY, INC.
Head Start/Pre-K • Housing & Energy Services • Jefferson-Lewis Childcare Project • Family Center

March 19, 2015

Mr. Lance Evans
Jefferson-Lewis Board of Realtors
210 Court St #1
Watertown, NY 13601

Dear Lance:

Community Action Planning Council and the Jefferson County Planning Department cordially invite you to participate in our **Annual Fair Housing Roundtable** in recognition of Fair Housing Month. Please join us on **April 21, 2015, 9:00 a.m. to noon** at Community Action Planning Council, located at 518 Davidson Street, Watertown.

The topic for this year's roundtable discussion is "Analysis of Impediments to Fair Housing" with Sally Santangelo, executive director of CNY Fair Housing. Ms. Santangelo will share key findings from her extensive research of Fair Housing impediments, after which she will facilitate a group discussion about impediments specific to the local market.

Jefferson County serves as the lead county for the North Country HOME Consortium. The Consortium conducts an analysis of impediments as a condition of receiving federal housing assistance from HUD. Community Action Planning Council serves as Jefferson County's Fair Housing Office and is the information and referral agency for persons with questions or complaints about housing or housing practices. The workshop is intended to develop strategies aimed at addressing the impediments to Fair Housing choice. Not only will the strategies address HUD's requirements, they will be useful to all participants.

Don't miss this informative, interactive Fair Housing Roundtable, as we define the issues and explore remedies. RSVP by April 16, 2015 by phoning Community Action Planning Council at 315.782.4900, ext. 271.

We look forward to seeing you there!

Sincerely,

Melinda Gault
Executive Director

518 Davidson Street, Watertown, NY 13601 • Phone: 315-782-4900 Fax: 315-788-8251 • www.capcjc.org

REALTOR® Credit Card



Now available in partnership with REALTORS® Federal Credit Union, a Division of Northwest Federal Credit Union: NAR's official [REALTOR® Credit Card](#).

This unique card program is available to existing and new Credit Union members and includes card options for personal and business use. Features of the REALTOR® Credit Card include:

- Customized real estate-themed designs
- REALTOR® branding options
- Competitive interest rates as low as 8% APR*
- No annual fees, balance transfer or cash advance fees
- Comprehensive rewards program (points never expire)



Manage Personal Purchases and Business Expenses

For record keeping and tax planning, apply for two separate personal consumer cards – one for making personal purchases and a second to track business expenses, and select different card designs for each. [Apply online](#).

Members concerned about credit also have an option of the Secured Credit Card. A minimum balance of \$500 is required, and is a great option for Credit Union members seeking to increase their credit worthiness. To see if you qualify for this option, start the application process [here](#).

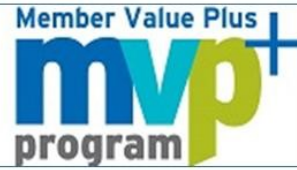
For Associations and Brokerages

Operate or manage an office with staff? A business (corporate) card option is also available to state and local associations, brokerages, MLSs, and business account holders. To apply, [click here](#) and select the Business (Corporate) Expenses option or call 866-295-6038.

Membership and Application

Membership in the Credit Union is required to apply for the REALTOR® Credit Card. REALTORS®, state and local association staff and family members are eligible to enroll in the Credit Union and apply. A complete Eligibility List is available online at [REALTORSfcu.org](#).

If you are not yet a Credit Union member, the process is a streamlined for both Credit Union membership and REALTOR® Credit Card application. [Apply today](#).



Purchase At Home With Diversity® Online by April 15 with MVP and have your application fee waived. Happy Fair Housing Month! REALTOR.org/MVP

On April 1, all MVP Subscribers will receive this:

YOUR OFFER DATES: April 1-15, 2015

YOUR ACTION: [Purchase the Online At Home with Diversity® Course](#)

YOUR REWARD: Application Fee Waived for the [At Home with Diversity® certification](#)

REWARD VALUE: Application Fee \$49

Follow these few easy steps to earn your FREE reward:

1. Click the **“ACT NOW”** to purchase the *At Home With Diversity® Online Course*.
2. Complete the At Home with Diversity course.
3. Submit the Application for the *At Home with Diversity® certification* by June 1, 2015.
4. Have your application fee waived!



ACT NOW

Jefferson-Lewis Board of REALTORS®

April Member Monthly Spring Tailgate Luncheon

Held at the **Hilton Garden Inn**
1290 Arsenal Street, Watertown



Tuesday, April 7th
12:00pm - 1:30pm



Tailgate Buffet:



Grilled Boneless Chicken Breast, Italian Sausage,
Hamburgers/Cheeseburgers, Onions, Peppers,
Fresh Seasonal Fruit, Coleslaw, Homemade Potato Salad,
Classic Condiments, Assorted Rolls
Non-Alcohol Beverage
\$19.00 per person

Please join us for an Appraisal Forum with the following Guest Speakers:

Tom Humes, Jen Dindl
(Humes Realty and Appraisal Service)
Vickie Staie
(Appraisals USA)
Rebecca Stone
(Farm Credit East)



RSVP: Is required by 3pm, Friday April 3rd

To: aobrien@nnymls.com, or call 315-782-1322

Help those facing empty cupboards by bringing a canned food item and receive \$2.00 off!!





GREEN – The Sustainable Property Designation.

Earn your GREEN designation while enjoying Alex Bay!

April 13,14,15, 2015 - 8:30am – 5:30pm

Take all three required courses, 7.5 hours CE each, for just \$375!

GREEN 100: Real Estate for a Sustainable Future

Provide objective information to clients on nationally recognized certifications and rating programs that evaluate homes, products, energy efficiency and professionals.

GREEN 200: The Science of Green Building

Learn about innovative materials, systems and construction methods; discover energy-efficient system options; and explain cost-benefits of retrofitting or renovating existing homes.

GREEN 300: Greening Your Real Estate Business

Represent green buyers and sellers; list and market green properties, and plan and implement strategies for building a green real estate business.

Location: Bonnie Castle Resort & Marina
31 Holland St.
Alexandria Bay, NY 13607

Instructor: Randy Templeman, ABR, AHWD, CRB, ePRO, GREEN, GRI, HOMES, LTG, SFR, SRES

Cost: \$150/course or \$375 for all 3!

Special Room Rates – call 800-955-4511

To earn the GREEN designation, pass all three required courses and submit your application. Then maintain Green Resource Council dues (\$98.50/year).

Register today!

- > **Login to nysarportal.ramcoams.net.** (Your username is your 9-digit NRDS ID number and your password is your last name.)
- > **Fax or mail** your completed registration form to NYSAR.





GREEN – The Sustainable Property Designation.

Registration Form

Four easy ways to register:

- Login to nysarportal.ramcoams.net
- Fax credit card registrations to 518.462.5474
- Mail check registrations to NYSAR, 130 Washington Ave, Albany, NY 12210
- Call 800.239.4432 x219

Course Name: _____

Location: _____

Date: _____

Name: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Company Name: _____

Phone: _____ Fax: _____

Email: _____

License #: _____

MEMBER COST: \$150/course or \$375 for all 3!

Check (Payable to NYSAR)

Charge my: VISA MasterCard
 AMEX Discover

Card #: _____

Expiration Date: _____ Security Code: _____

Signature: _____

Do you have any disabilities which require special accommodations, including provisions for auxiliary aids/services? If so, please identify your special needs when registering.

Cancellation Policy: Requests for cancellation must be received in writing **NO LATER THAN 10 DAYS PRIOR TO THE CLASS** to avoid a penalty. Written cancellation requests received within 10 days of the course will be subject to a 25-percent refund processing fee. "NO-SHOWS" forfeit entire tuition.

Seller Representative Specialist – The premier seller designation.



SRS Required Course

SRS Requirement/ABR Elective
15 hours CE credit

This course provides the skills, training and resources you need to represent the interests of sellers in today's market. From effective prospecting, generational marketing, compensation policies, listing models and preparing for the presentation all the way through to closing, this course will provide a blueprint for a successful transaction.



Date/Time: April 16-17, 2015 8:30am – 5:30pm

Location: Bonnie Castle Resort and Marina
31 Holland St, Alexandria Bay, NY 13607

Instructor: Randy Templeman, ABR, AHWD, CRB,
ePRO, GREEN, GRI, HOMES, LTG, SFR, SRES

Cost: Members \$295 / Non-members \$320

To earn the SRS designation, pass this two-day required course, submit your application and maintain SRS membership (\$99/year after first year).

Register today!

- > **Login to nysarportal.ramcoams.net.** (Your username is your 9-digit NRDS ID number and your password is your last name.)
- > **Fax or mail** your completed registration form to NYSAR.



Seller Representative Specialist – The premier seller designation.



SRS Required Course

SRS Requirement/ABR Elective
15 hours CE credit

Registration Form

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- Mail check registrations to NYSAR,
130 Washington Ave, Albany, NY 12210
- Call 800.239.4432 x219

Course Name: _____

Location: _____

Date: _____

Name: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Company Name: _____

Phone: _____ Fax: _____

Email: _____

License #: _____

MEMBER COST: \$295

Check (Payable to NYSAR)

Charge my: VISA MasterCard

AMEX Discover

Card #: _____

Expiration Date: _____ Security Code: _____

Signature: _____

Do you have any disabilities which require special accommodations, including provisions for auxiliary aids/services? If so, please identify your special needs when registering.

Cancellation Policy: Requests for cancellation must be received in writing NO LATER THAN 10 DAYS PRIOR TO THE CLASS to avoid a penalty. Written cancellation requests received within 10 days of the course will be subject to a 25-percent refund processing fee. "NO-SHOWS" forfeit entire tuition.



Each spring WPBS-DT holds its annual All Star Auction. Their largest fundraising event of the year encompasses nine evenings and thousands of items. Saturdays and Sundays the auction begins at 6pm and concludes around midnight. Monday through Friday they begin at 7pm and conclude at midnight. A wide variety of items are up for bid throughout the nine evenings including gift certificates, trips, admission tickets, toys, clothing, gift items, jewelry and so much more.

The Jefferson-Lewis Board of REALTORS® is looking for volunteers to help out with the Auction.
We are scheduled for Monday, April 20th from 7:00pm– 9:00pm
(Orientation is from 6:00pm-7:00pm)
Dinner (Pizza) will be provided.

If you would like to volunteer for this event,
please RSVP to aobrien@nnymls.com, or call 315-782-1322.
Reserve your spot by Friday, April 10th.



Jefferson-Lewis Board of REALTORS®

PROFESSIONAL INSTITUTE FOR REAL ESTATE TRAINING
PO BOX 6179 WATERTOWN NY 13601-6179
315-785-9856 PIRTTEACHER@aol.com www.pirtny.com

2015 REAL ESTATE BROKERS' QUALIFYING COURSE

LOCATION: Jefferson Lewis Board of REALTORS office, 210 Court St., Ste. 112
Watertown, NY

DATES: April 23, 24, 25, 30, May 1, 2 and 3

TIMES: 9:00 a.m. -5:00 p.m.

COURSE COST: \$395.00 payable by April 9th - price includes text.
Payment is made by personal check, American Express, Master Card,
Visa or Discover.

PLEASE NOTE: **THERE MUST BE A MINIMUM OF 5 STUDENTS FOR THIS CLASS TO HAPPEN.** Fees are nonrefundable unless the course is canceled by the school. Registration ends promptly on April 9th or if the registration reaches capacity. No exceptions.

In order to qualify for a Broker's or Associate Broker's License, you must take the 30 hour Remedial Course if you were licensed before July 1, 2008. You do not have to take the remedial course before the broker's course. This course is offered apart from this Broker's course.

FOR MORE INFORMATION, CALL LINDA FIELDS, Director, AT 785-9856 (Mon-Fri 9-4:30)
NEW YORK STATE CERTIFIED AND APPROVED

✂ ===== ✂

To register, simply complete this section of the form and return it with your payment information. Checks are made payable to P.I.R.T. Send this coupon form to PIRT, P.O. Box 6179, Watertown, NY 13601-6179. Class registration will end on April 9th - your registration must be received by this date. Keep the top portion of this form for your information. Fees are nonrefundable unless the course is canceled by the school.

PRINT LEGIBLY

NAME _____

PHONE _____ (home) _____ (cell)

ADDRESS, CITY, STATE AND ZIP: _____

PRINT LEGIBLY your Email address: _____ @ _____

METHOD OF PAYMENT: check Master Card Visa Am Ex

Credit Card # _____ exp date ____/____

CIN _____ (Visa, MC last 3 # on signature line, AE 4 numbers on front of card to right of CC #)

Name as it appears on your credit card _____

Is the address the same as appears above? Yes NO - if no, please provide address for CC on reverse side

I understand that by registering for this course and paying for it, you relinquish your rights to refunds or rebates as you understand the fees are non-refundable unless the course is canceled by the school.

SIGN HERE: _____

YOU HAVE TO OWN IT – ATTITUDE IS EVERYTHING!

(SECOND IN A SERIES)



Confused about license law and your responsibilities?
Need to refresh yourself on Fair Housing and the law?
**Want to know more about your commitments
to buyers and sellers?**
What about your attitude to yourself?

When: May 20th 8:30 a.m. – 4:30 p.m.
Where? 210 Court St., Ste. 112, Watertown NY
Cost? \$75.00 without the book and registered by
May 11th -- \$125 with the book and registered
by May 11th. The book is required for
the course. If you have the book, the course
cost is \$75, without the book it is \$125.

**This course includes your 3 hours minimum CE credit for Fair Housing
and gives you a total of 7 hours of CE credit.**

The book for this course is
The Real Estate Field Manual, by Barbara Nash.

(Over 350 pages, including a CD, this is a fantastic book to get you motivated and moving!)

**THERE MUST BE A MINIMUM OF 6 STUDENTS FOR THIS CLASS
TO BE HELD. REGISTRATION ENDS MAY 11TH!**

Registration form

PRINT LEGIBLY

NAME _____

PHONE _____ (home) _____ (cell)

ADDRESS, CITY, STATE AND ZIP:

PRINT LEGIBLY your Email address:

_____ @ _____

METHOD OF PAYMENT: check Master Card Visa Am Ex Discover

Credit Card # _____ exp date ____/____

CIN _____ (Visa, MC last 3 # on signature line, AE 4 numbers on front of card to right of CC #)

CRITICAL FOR CE CREDIT: What is your UID #?

Name as it appears on your credit card _____

Is the address the same as appears above? Yes NO – if no, please provide address for CC

Early Registration fee - \$75 if you own the book -- \$125 if you do not own the book (It will be provided to you at class) Total amount enclosed: _____

ALL STUDENTS PLEASE ACKNOWLEDGE THIS: I understand that by registering for this course and paying for it, you relinquish your rights to refunds or rebates as you understand the fees are non-refundable unless the course is canceled by the school.

SIGN HERE: _____

Be sure to make a copy of this form for your files and fax this to 315-788-1013 or mail to PIRT, PO Box 6179, Watertown no later than May 11th! Payment must accompany registration to reserve your spot in class!

There MUST BE A MINIMUM OF 6 FOR THIS CLASS TO BE HELD! TELL YOUR FRIENDS!!! ☺

SAVE THE DATE

5th Annual Women's Council of Realtors Tri-County Chapter Golf Tournament

to be held on **Friday, July 24, 2015** at the
Highland Meadows Golf Club, Watertown, NY.



Fort Drum

Format will be 18 holes, captain and crew. The USO Fort Drum will be this year's benefit organization. Please set aside this date and participate in a good cause. More details will be forthcoming.

NYSAR and your local board/association of REALTORS® present:



The All-New Graduate REALTOR® Institute (GRI) GRI - 6 SELLERS

About GRI-6 Sellers:

This course covers how to serve sellers from the listing proposal through to closing while assuring compliance with Fair Housing Laws. Participants will learn how to prepare listing presentation packages that describe their agency representation options, required disclosures, and the selling process. From CMA, pricing and positioning discussions to marketing and safely showing property, participants will be able to represent the seller competently, ethically and legally as they negotiate on their behalf and walk them through the sales process.

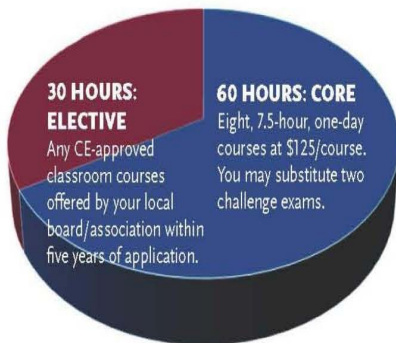


The All-New GRI

- 90 total hours of course work
- Classes must be completed within five years
- No annual dues required

Designed to:

- Increase your productivity.
- Reduce your risk.
- Maximize your resources.
- Provide solutions to your toughest challenges.



Credit: 7.5 hours

Member Cost: \$125

Hours: 8:30 a.m. - 5:30 p.m.

Date: September 22, 2015



Location: Gran-View on the River
6765 NYS Rte 37
Ogdensburg, NY 13669

Instructor: Lin Fields, AHWD, ePRO, GRI,
HOMES, ITI, MRP

Register today!

- > **Log in to nysarportal.ramcoams.net.** (Your username is your 9-digit NRDS ID number and your password is your last name.)
- > **Fax or mail** your completed registration form (reverse) to NYSAR.



2015 GRI Course Schedule

GRI-1 Ethics

Capitalize on what sets REALTORS® apart from real estate licensees.

January 16	Binghamton
January 21	Syracuse
January 23	Albany
January 29	Batavia
February 27	Lake Placid
March 23	Woodbury
April 16	West Nyack
October 8	Hudson
November 5	Staten Island

GRI-2 Business

Take your business to the next level and gain market share.

January 29	Woodbury
April 16	Corning
May 20	Buffalo
October 28	Albany
November 10	White Plains

GRI-3 Agency

Provide effective, legal and ethical client representation.

March 9	Canton
March 24	Albany
April 20	Buffalo
April 21	Syracuse
May 14	Goshen
May 19	West Babylon

GRI-4 Legal

Operate your business without the risk of claims, fines and lawsuits.

March 3	Mahopac
March 10	Rochester
April 28	Albany

June 11	Staten Island
August 11	West Babylon
September 17	Binghamton

GRI-5 Buyers

Demonstrate your value to buyers from listing to closing. Satisfies NYS Fair Housing training requirement.

April 15	Binghamton
July 21	West Babylon
August 25	Rochester
October 1	Albany

GRI-7 Property

Learn about all the factors impacting value and close more deals.

September 16	Buffalo
October 19	Jackson Heights
October 20	Rochester

GRI-8 Technology

Discover the latest tools to streamline your business and exceed client expectations.

May 7	Staten Island
September 17	Syracuse
October 21	Buffalo
October 21	Poughkeepsie
October 29	Corning
November 2	Woodbury
November 5	Rochester

Audit options:

GRI designees may take any GRI course for \$50, except GRI-1 Ethics. Call NYSAR at 800.239.4432 x219 to register.

Registration Form

Four easy ways to register:

- Login to nysarportal.ramcoams.net
- Fax credit card registrations to 518.462.5474
- Mail check registrations to NYSAR, 130 Washington Ave, Albany, NY 12210
- Call 800.239.4432 x219

Course Name: _____

Location: _____

Date: _____

Name: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Company Name: _____

Phone: _____ Fax: _____

Email: _____

License #: _____

MEMBER COST: \$125/course

Check (Payable to NYSAR)

Charge my:

VISA MasterCard AMEX Discover

Card #: _____

Expiration Date: _____ Security Code: _____

Signature: _____

Do you have any disabilities which require special accommodations, including provisions for auxiliary aids/services? If so, please identify your special needs when registering.


Cancellation Policy: Requests for cancellation must be received in writing NO LATER THAN 10 DAYS PRIOR TO THE CLASS to avoid a penalty. Written cancellation requests received within 10 days of the course will be subject to a 25-percent refund processing fee. "NO-SHOWS" forfeit entire tuition.



21101 NYS Route 12F Suite 2 Watertown, NY 13601
Office (315) 788-4272 • Fax (315) 788-4272

HOMESTEAD CAN NOW FINANCE DOUBLE-WIDE MOBILE HOMES USING VA AND FHA FINANCING!!!

- 1 - These loans are brokered through another bank but customers still deal only with us in Watertown**
- 2 - Closings still take place in our office**
- 3 - Zero down on VA and 3.5% down on FHA just like stick built homes**
- 4 - Seller concessions remain at 6% max**
- 5 - Appraisals cost \$425.00 for VA but \$525.00 for FHA (re-inspections are \$100 for VA and \$145 FHA)**
- 6 - On VA there is no need for the engineer inspection (unless the appraiser references a need for one such as a concern about whether it meets HUD guidelines)**
- 7 - FHA requires the engineer inspection (\$365.00) in all cases**
- 8 - The appraisal fee and engineer inspection have to be paid up-front**
- 9 - The home must be in the location it was originally installed (cannot ever have been moved since original installation)**
- 10 - If the mobile home is 1995 or newer then it has a DMV title and we must have this to close. The bank will file a lien with the county clerk (like all stick built homes) and with the DMV on the auto title to home**
- 11 - These will typically take a little longer to close (expect 45-55 days)**
- 12 - Since the loans are brokered we do not get a traditional commitment but instead a Loan Approval. Commitment is not issued until clear to close which is very different so we will have to work with seller's attorneys to make sure everyone understands this. We cannot share the approval since it contains private and personal information regarding the borrower.**
- 13 - Normal credit scores and credit requirements apply**
- 14 - Mobile home must be on its own land and not in a park**

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