



TWO HOUR CE SEMINARS

TWO HOUR ELECTIVE CLASS:

Credit Scoring & Repair

CEE 2702 (2 HR Elective – 2 CE)

Credit scores on new mortgages are at their highest level in over a decade! The importance of credit in real estate is undeniable: qualification, interest rates and ultimately the cost of the home itself depend on credit. Real estate licensees share responsibility for helping clients move closer to the American dream of home ownership. As we cover Credit Reports, Scores and Credit Protection, we'll what factors affect credit and how to improve credit standing. For clients who are credit challenged, we also cover Debt Collection and Counseling, including an understanding of the collection process and the resources that are available, including the rights and responsibilities of debt collectors. Licensee understanding of the credit industry will help you learn how to make the deal work!

TWO HOUR ELECTIVE CLASS:

NAR Code of Ethics – WITH CE!

CEE 3131 (2 HR Elective – 2 CE)

Kill two birds with one stone! REALTORS® are required to complete quadrennial ethics training of not less than two hours and thirty minutes of instructional time on a two year cycle (with certain new member exemptions). The new cycle ends on December 31, 2020. We now offer this required training in a format approved by the SCREC for two hours of continuing education credit and, by remaining in class for an additional ½ hour of supplemental instruction, you can meet the NAR requirement as well. Thus this course will completely satisfy both the COE training required of REALTORS by the NAR and the SCREC elective class requirement! If you have not taken your ethics training, consider this all-in-one course!

TWO HOUR ELECTIVE CLASS:

Reverse Mortgages and 1031s

CEE 3130 (2 HR Elective – 2 CE)

Look like a hero to your clients! You are not a financial advisor, but you should have a basic understanding of these two powerful tools in order to satisfy client needs and to recognize opportunities. For instance, most agents are not aware that your clients over 62 years young can often



buy a home with a reverse mortgage! Could mean more home and less cash outlay for them! And 1031s are not a trade of property, but rather two commissionable sales! This tool will always be popular with those who wish to change real estate investments without owing taxes.

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TWO HOUR ELECTIVE CLASS:

Basics of the NEW SC License Law

CEE 2683 (2 HR Elective – 2 CE)

The NEW SC Real Estate License Law is now in effect! The impact on licensees is significant: new forms for consumer disclosure and offer rejection, new education requirements for both new and existing licensees, the addition of transaction brokerage for customers who don't want an agency relationship, updates to agent disclosure rules, changes effecting new applicants and license transfers, enhanced trust fund supervisory responsibilities, addressing of team supervision and many clarified definitions. Office policies should have already been amended to address the new brokerage options, defining team responsibilities and limitations, etc. If you aren't fully up to speed, you should take this basic overview ASAP!