



THE GREATER WATERBURY BOARD OF REALTORS®, INC.
 INSTITUTE FOR REAL ESTATE
 161 North Main Street, Waterbury, CT 06702
 PHONE: (203) 596-2240 FAX: (203) 596-2243

CONTINUING EDUCATION SCHEDULE for 2010 RENEWAL

The Connecticut Real Estate Commission has approved two new Mandatory Continuing Education Courses for the 2008-2010 Cycle. Both brokers and salespersons have the same 12-hour C.E. Requirements. The following 2 classes are **REQUIRED** by law: 1) Connecticut Buyer Agency and 2) Connecticut Disclosure, RESPA, and Law Update. By law the other 2 courses are electives, however if you are a REALTOR®, you are required by the NATIONAL ASSOCIATION OF REALTORS® to complete a 3-hour course on the REALTORS® CODE OF ETHICS by December 31, 2012 in order to renew your REALTOR® membership on January 1, 2013. Your Local Association retains records for this requirement for you.

Saturday
February 6, 2010
Course: Mandatory 2010 CE Cycle
Connecticut Buyer Agency*
Instructor: Atty. Patrick Maloney 9:00 am –12:00 pm

Saturday
February 6, 2010
Course: Mandatory 2010 CE Cycle
Connecticut Disclosure, RESPA,
& Law Update*
Instructor: Atty. Patrick Maloney 12:30 pm –3:30 pm

CANCELLED:

~~**Wednesday**~~
~~**February 10, 2010**~~
~~**Course: Current Alternatives for**~~
~~**Homeowners**~~
~~**Instructor: Paula Greenberg, Flagstar Bank**~~ 5:00 pm – 8:00 pm

Monday
February 22, 2010
Course: Know Your Government Loans
In a Tight Market
Instructor: Paula Greenberg, Flagstar Bank 1:00 pm – 4:00 pm

SATURDAY C.E. BLITZ DAY – MARCH 6, 2010

See Special Price Discount Below!

Complete all four courses in one day! Bring a brown bag lunch – we will provide drinks and snacks.

March 6, 2010
Course: Mandatory 2010 CE Cycle
Connecticut Buyer Agency*
Instructor: Atty. Patrick Maloney 7:30 am – 10:30 am

March 6, 2010
Course: Using Private Mortgage Insurance
And Buydowns in a Tough Market
Instructor: Paula Greenberg, Flagstar Bank 10:45 am – 1:45 pm

March 6, 2010
Course: Mandatory 2010 CE Cycle
Connecticut Disclosure, RESPA,
& Law Update*
Instructor: Atty. Patrick Maloney 2:00 pm – 5:00 pm

March 6, 2010
Course: The Code of Ethics**
Your Promise of Professionalism
Instructors: Sharon Hallock, Joseph Cirillo 5:15 pm – 8:15 pm



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CONTINUING EDUCATION SCHEDULE for 2010 RENEWAL

Monday March 15, 2010	Course: Heating, Ventilating and Air Conditioning Systems Instructor: Ron Passaro, RES-I-TEC, Inc.	9:00 am – 12:00 pm	<input type="checkbox"/>
Monday March 15, 2010	Course: Environmental Issues of The Twenty-First Century Instructor: Ron Passaro, RES-I-TEC, Inc.	12:30 pm – 3:30 pm	<input type="checkbox"/>
Tuesday March 30, 2010	Course: Mandatory 2010 CE Cycle Connecticut Disclosure, RESPA, & Law Update Instructor: Atty. Patrick Maloney	1:30 pm – 4:30 pm	<input type="checkbox"/>
Tuesday March 30, 2010	Course: House Talk Instructor: Ron Passaro, RES-I-TEC, Inc.	5:00 pm – 8:00 pm	<input type="checkbox"/>

* Courses required by State of Connecticut DCP R.E. Division for 2010 re-licensure.

BROKERS LICENSES RENEW MARCH 31ST and SALESPEOPLE LICENSES RENEW MAY 31ST

** Approved Elective Course *required* for REALTORS® only. All REALTORS® must complete Quadriennial Ethics Training by 12/31/12.

LOCATION: The Greater Waterbury Board of REALTORS®, Inc.
161 North Main St., Waterbury, CT 06702

COST: \$25.00 per class - GWBR Members
\$35.00 per class - Non-Members of the GWBR

C.E. BLITZ DAY SPECIAL - AVAILABLE FOR SATURDAY, MARCH 6TH CLASSES ONLY:

Register and attend all 4 classes on Saturday, March 6, 2010 and receive a discounted price of \$75.00 for all 4 classes. Only available for GWBR Members! Must be paid in full at the time of registration.

Walk-ins are welcome on a *space available basis only*, for an additional \$5.00 per class registration fee. See Registration Policy and Registration Form.

All courses meet the minimum requirements as set forth by the Department of Consumer Protection/Real Estate Commission.

All classes are subject to a minimum attendance requirement, and if any class does not meet the minimum requirements within 48 hours of the class date, registrants will be duly notified and offered a refund or re-schedule opportunity for the class that is canceled only.



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REAL ESTATE LICENSE RENEWAL REQUIREMENTS

The Connecticut Real Estate Commission has approved two new Mandatory Continuing Education Courses for the 2008-2010 Cycle. Both brokers and salespersons have the same 12-hour C.E. Requirements. The following 2 classes are REQUIRED by law: 1) Connecticut Buyer Agency and 2) Connecticut Disclosure, RESPA, and Law Update. By law the other 2 courses are electives, however if you are a REALTOR®, you are required by the NATIONAL ASSOCIATION OF REALTORS® to complete a 3-hour course on the REALTORS® CODE OF ETHICS by December 31, 2012 in order to renew your REALTOR® membership on January 1, 2013. Your Local Association retains records for this requirement for you.

REGISTRATION POLICY

A completed Registration Form must be submitted *with payment* at the time of registration. Check or credit card payments are accepted. All FAXED or E-MAILED registrations must be paid by credit card. MC/VISA or American Express credit cards are accepted. To fax your registration: (203) 596-2243. The School will not be required to provide class confirmation, unless a selected course is full or canceled due to lack of attendance. For most CE course offerings, the class minimum is 15 and class maximum is 40.

Cancellations/Transfers: Cancellations are available up to 3 days prior to a course without a cancellation fee. Your request must be submitted in writing to the GWBR, Inc. If a cancellation request is received within 3 days of a course start date, no refund will be given, but the student will be eligible to **transfer** to another course of equal cost provided transfer arrangements are made within 10 days of the missed class. If GWBR cancels a course, full payment will be refunded or student can choose to transfer to a future course.

NOTICE OF COURSE CANCELLATIONS: All emergency notices of course cancellations due to inclement weather or unexpected emergency situations will be noted on the General Message of The Greater Waterbury Board of REALTORS®, Inc. Voice Mail System. If in doubt, students are advised to call (203) 596-2240 for detailed information. If no message is posted by 7:30 A.M. on the day of the course, then the course has NOT been canceled. Students will be notified by phone or fax of any other cancellations.

ATTENDANCE: Attendance is closely monitored. The CT R.E. Commission mandates that no portion of a course can be missed and still receive CE credit. 100% attendance is expected. **Classes will start promptly on the start time and end 3 hours later. Students should arrive 10 minutes prior to the start of the class. There can be no exceptions for late arrivals or early dismissals.** If a conflict or emergency situation arises causing the student to arrive late or have to leave early, it is up to the student to contact the School Administrator at (203) 596-2240 to make arrangements to re-take the class in accordance with the Transfer Policy of the School.

THE G.W.B.R., INC. INSTITUTE FOR REAL ESTATE

161 North Main St. - Waterbury, CT 06702

FAX: (203) 596-2243

PHONE: (203) 596-2240 TODAY'S DATE: _____

REGISTRATION FORM			
Continuing Education – 2008-2010 Cycle			
Course Title(s)	Cost	Date	Time

Print Name _____

Real Estate License # _____
REQUIRED

Street Address _____

City/State/Zip _____

Cell Phone _____

E-Mail _____

Check MC VISA AMEX

Total _____

Card # _____

Expiration Date _____ V-Code _____

Signature _____

Use only 1 registration form per student. Registration deadline is 3 days before the date of the course.



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COURSE DESCRIPTIONS

Heating, Ventilating and Air Conditioning Systems

Instructor: Ron Passaro, RES-I-TEC, Inc.

This course begins with the most primitive type of heating system and brings you up to running speed on the most modern types of heat and air systems. We explain the different systems and fuels used today in a modern home, teaching you the difference between a boiler, a furnace, and hydro-air. We will introduce you to photovoltaic and geo-thermal systems as well as the widely used radiant systems. Heat pumps, air conditioning and heat reclaimers will also be explained. We will also touch on systems you don't normally see in the northeast such as "swamp coolers".

Environmental Issues of The Twenty-First Century

Instructor: Ron Passaro, RES-I-TEC, Inc.

Environmental issues have taken on world-wide recognition. They have affected real estate sales and lending institution's decisions to approve mortgages. The growing concern over the exposure to a human's health and the possible contamination of properties makes this program a must for all real estate professionals. We will discuss, at length, the issues of Mold, Radon gas, Radon in water, Asbestos, U.F.F.I., Lead in water & paint, underground oil tanks and indoor air pollution.

Current Alternatives for Homeowners

Instructor: Paula Greenberg, Flagstar Bank

This course will discuss:

Making Home Affordable Refinance and Modification Programs

Fannie Mae DU Refi Plus Program

Connecticut Fair Alternative Mortgage Lending Initiative and Education Services

FHA and VA Streamline Refinances

Types of Repayment Plans

New Construction

Instructor: Ron Passaro, RES-I-TEC, Inc.

"They don't build them like they used to", and in many cases that's a plus. This program will bring attendees through the entire building process, from site selection to painting. It explains the septic system requirements for building permits, surveying the property, placement of the home, foundation and drainage procedures, and the framing requirements from top to bottom, including how the electrical, heating and plumbing systems are installed. It will also explain the finishing touches such as wallboard, tile, cabinetry and fixtures to complete the home. It will help you better know the product you're selling, so you can better sell it.

House Talk

Instructor: Ron Passaro, RES-I-TEC, Inc.

"House Talk" will help you understand the language houses speak when experiencing problems. It helps you understand the signs of past conditions, present conditions, and where it is headed in the future. The program covers water seepage and its prevention, structural problems; whether cracks are serious or cosmetic, how to identify the electrical service, private septic systems, residential roofing and damaging insects such as termites and carpenter ants. This program has something for everyone, whether you are new to the business or are a seasoned veteran. Come listen to a "House Talk" so you'll know when a house is speaking to you!

Know Your Government Loans In a Tight Market

Instructor: Paula Greenberg, Flagstar Bank

This course will discuss:

How Borrowers Qualify

Governmental Agencies that back these Mortgages

Types of Loans

Credit Scores and Appraisals

Using Private Mortgage Insurance and Buydowns in a Tough Market

Instructor: Paula Greenberg, Flagstar Bank

This course will discuss:

Types of Mortgage Insurance

Tax Deductibility of Mortgage Insurance

Mortgage Insurance Myths

Repayment Plans

2010 CONTINUING EDUCATION REQUIREMENTS

Continuing Education is due on the even-numbered renewal years to be completed prior to submitting payment for renewal.

CONTINUING EDUCATION OPTIONS: ON-LINE COURSES ARE AVAILABLE

A. Complete 12-Hours of Continuing Education courses at an approved school.

The courses shall consist of the following:

1. 3-hours of CT Buyer Agency: Mandatory Course for 2010 CE Cycle
2. 3-hours of CT Disclosure, RESPA, and Law Update: Mandatory Course for 2010 CE Cycle
3. 6-hours of real estate elective courses

LIST OF SCHOOLS CAN BE FOUND ON THIS WEBSITE LINK.

<https://www.ask-dcp.ct.gov/lookup/SearchCriteria.asp>

Click Continue

Board – Select “Real Estate Sales and Appraisal Licenses”

Profession/Institution – Select “Real Estate Continuing Education Provider”

Click Search - List of Schools will appear

Click onto School name of your choice for contact information and available course titles*

*IF A SCHOOL OFFERS ON-LINE COURSES - COURSE TITLES WILL BEGIN WITH THE WORD 'ON-LINE'.

OR

B. Pass the 40-question Connecticut Continuing Education Examination.
Contact the testing company directly: PSI – 1-800-733-9267

**WHEN CALLING PSI TO SCHEDULE BE SURE TO SPECIFY THAT YOU WANT TO TAKE THE
“CONNECTICUT CONTINUING EDUCATION 40-QUESTION EXAM IN ORDER TO RENEW YOUR CT LICENSE”.**

OR

C. Brokers - If you passed the Connecticut Broker full licensing examination between 4/1/2008 and 3/31/2010, you do not need to take the continuing education courses. *(The date used is not the issuance date of your first license, it is the exam date.)*

Salespersons – If you passed the Connecticut Salesperson full licensing examination between 6/1/2008 and 5/31/2010, you do not need to take the continuing education courses. *(The date used is not the issuance date of your first license, it is the exam date.)*

Your Score Reports you received from PSI will reflect the examination passing date. If you do not know when you passed your examination, please call PSI at 1-800-733-9267.

OR

D. Reciprocal Licensees – Call the Department of Consumer Protection to ask what you are required to do to satisfy CT's 2010 continuing education requirement.