



Strictly Ed: *All Education-All the Time*



NOW THAT GRI IS BACK IT MAY JUST BE GOING AWAY AGAIN!

I know what you're thinking "Karen, you just told us a month ago that GRI was back at SCAOR and now you're telling us that it may go away again. Are you nuts?". My dear members I may be nuts, but I'm not insane so what I'm telling you is the reality of the future of this program at SCAOR. Since GRI went away I have received a multitude of requests, pleads, and begging's to bring the GRI designation back to SCAOR. It happened. GRI is back! But now that's it back in Santa Cruz County not one person has registered for the classes. This is the simple truth folks, if we do not consistently maintain a minimum of 15 people registered for each GRI class then GRI will be taken away from us AGAIN and it may not be back at all. Now it's my turn to request, plead and beg. You asked for the GRI series, you got it, now sign up for it! Please.

For more information about the GRI designation visit www.edesignations.com.

Thank you,
Karen Kirwan,
Director of Education & Professional Services

Don't miss out on Rick Greenberg's "Dealing with Difficult Tenants" class on April 29th. This class will include special guest speaker Attorney Todd Rothbard. Click [here](#) for details

Submit a question for the Ask Ms. Ed column and if we use it you will receive \$5 off your next class registration at SCAOR.

Ask Ms. Ed:



Get the answers straight from the horses mouth!

Dear Ms. Ed:

How is a real estate agent supposed to know, at the time the agent receives a referral, whether any ensuing transaction will have a federally related mortgage loan, and thereby falls under RESPA?

Confused in Capitola

The real estate agent generally will not know at the onset whether any ensuing transaction involves a federally related mortgage loan. More [details](#)

Send your questions to Ms. Ed by clicking [here](#)

Education Highlight

Help Your Client Keep their Home A Panel Presentation by LoanRefine

Do you have clients facing a hardship? Do they have trouble making their mortgage payments? Are they in jeopardy of losing their home? You can help! Learn how your clients may be able to keep their home without selling or facing foreclosure using a process known as Loan Modification.

[Click here for More
Details or to Register](#)

FRIDAY, APRIL 24TH 12:30-2:00pm
FREE to SCAOR Members if registered by 4/23/09
After 4/23 the cost is \$10
Call today!

For a complete list of classes currently being offered at SCAOR, click [here](#).

To remove your name from SCAOR's email list please [click here](#).

Questions or comments? E-mail us at kkirwan@scaor.org or call 831-464-2000