



Strictly Ed: *All Education-All the Time*



Early Bird Price Ends Today 9/9/09—Only \$35 SCAOR Members!

REO Sales! A Goldmine or only the Shaft?

Wednesday, September 16th 1:30-5:00pm

You will learn: How to make sure your offer is the one that gets accepted; How to get listings from Bank's REO departments; Myths surrounding REO sales; How to make sure that the Listing agent calls you back; What the Bank expects their listing agent to do; How banks feel about repairs and credits for repairs; BPO's and other unique issues, and more! To register contact Karen at 831-464-2000. Click [here](#) for more information.

Escrow Coordination Secrets

Monday, September 21st 8:30am-12:30pm

SPECIAL POINTS OF INTEREST:

4 hours of intense training for all ranges of experience
3 top things you must know at all times when managing pending sales!

Who YOUR Team is and what "tools" are needed to do a good job

Easy to use systems (Sample custom forms, letters, emails to help you stay organized!)

How to read termite and title reports. Locate "deal killer" sentences!

The "meat and potatoes" of a purchase agreement contract

Lender language. What does loan approval REALLY mean?

In addition to the standard curriculum of this class, Diane will be including the following information about REO & short sales.

- 1) What is an REO
- 2) What Disclosures are required
- 3) Red Flags!!!
- 4) How to protect yourself from future litigation

**Early Bird price ends 9/15
Only \$65 SCAOR Members**



Ask Ms. Ed:

Submit a question to Ms. Ed and if we use it you will receive \$5 off your next class registration. Send an email to kkirwan@scaor.org

If a REALTOR® writes an offer for a buyer who is working with or represented by another real estate agent, who is entitled to the selling side commission?

Unfortunately, no clear rule exists as to who is entitled to the commission in this situation. It will depend on the particular facts and circumstances of the situation. Disputes between REALTORS® regarding commissions are subject to arbitration at the local association and are decided by arbitration panels under a procuring cause analysis, using C.A.R.'s [Procuring Cause Guidelines](#). Also, if the agent in this situation had an exclusive buyer-broker agreement which entitled the agent to compensation whether or not the buyer wrote the offer through the REALTOR® conducting the open house, the agent should be able to recover a commission directly from the buyer pursuant to that agreement.

Buying Your Home with Reverse Mortgage

Monday, September 28th 9-10:30am

By attending this seminar you and your clients will learn how to use a Reverse Mortgage to purchase a home or use funds from a Reverse Mortgage on your primary residence to buy a second home without any monthly payments.

**SCAOR MEMBERS ATTEND FREE
IF REGISTERED BY 9/25**

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

