

April 27, 2010

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~ Avoid Liability in the Troubled Waters of Short Sales



The real estate market has changed drastically over the last three years. This change has created a new niche market for REALTORS®, the "short sale market." However, this new market is not for the weak at heart. Short sales typically require REALTORS® to work longer and harder than traditional sales, while often resulting in less pay. Further, short sales often involve managing unique legal and tax problems for clients, with which most REALTORS® have little experience. See how REALTORS® can avoid many of the short sale pitfalls by providing their client disclosures at their initial meeting.

[✓ Click here to read the complete article.](#)

~ Foreclosure REO Specialist: Wednesday & Thursday, May 5 & 6, 8:30 a.m. – 4:00 p.m.

Over 20,000 Real Estate Professionals have completed this dynamic course nationwide!

Center of Responsible Lending - *"A new foreclosure starts every 13 seconds, equaling nearly 6,500 a day ... CRL estimates that by 2012 at least 9 million new foreclosures will cost \$1.9 trillion in lost home equity to 92 million families".*

One out 10 homeowners is past due, in default or in some level of foreclosure today. Over 60% of these homeowners have yet to contact their lenders to learn options available to avoid foreclosure. Over 50% of loans modified last year are now back in default.

The above statement is one of several that have led to many courses addressing the short sale and foreclosure real estate market. Most of these courses "touch on" REO's. This REO Specialist course will provide you with the tools to have in-depth knowledge and a complete understanding of the REO, the process and how to develop your REO business.

As a REO Specialist you will receive:

- 114 pages professionally bound manual
- REO Specialist reference CD/download (\$200 value!)
- REO Specialist Certificate
- REO Specialist Press release
- REO Specialist marketing images

Topics

- BPO and REO Listings
- Managing your REO listing
- Working with the buyer of your REO listing
- Financing the REO property

[CLICK HERE](#) for an informational video on the course...

12 hours CE credit—Ohio elective credit

Fee: \$199

Where: CABR Office/14 Knollcrest Drive/Cinti/OH 45237

[✓ Click here to register.](#)

~ **Real Estate e-Marketing Using Microsoft Outlook: Tuesday, May 4, 1-4 p.m.**



Prerequisite: A basic level of Microsoft Office or Vista operating system experience. This means that you can use a mouse and are able to save documents.

This course gives an overview of Microsoft Outlook 2007 highlighting the capabilities it has to manage, market and communicate to your real estate clients.

You will learn:

- How to send, reply, forward and delete e-mails
- How to send attachments
- How to send e-mails to folders and add your personal signature
- How to manage your contacts and market with distribution lists
- How to schedule meetings and appointments

3 hours CE credit—Ohio elective credit

Fee: \$30 CABR members/\$40 non-members

Instructors: Jean Bissell

Where: CABR Office/14 Knollcrest Drive/Cinti/OH 45237

[✓ Click here to register.](#)

~ **This Month in NAR's "Right Tools, Right Now" Program, Get FREE Fair Housing Publications**



Understanding practical application of the **Fair Housing Act** will help ensure you do not inadvertently violate the Act. Remember, courts have determined that a violation may be proven even if there was no intent to discriminate, as long as there is evidence of a discriminatory effect. Learn more about fair housing regulations and housing discrimination issues with FREE publications from NAR.

Fair Housing Handbook - Fourth Edition

Comprehensive resource offering suggested fair housing office procedures, background on fair housing regulations, information on the NAR/HUD partnership and more.

The most comprehensive Fair Housing resource available in the industry!

Includes:

- Suggested fair housing office procedures
- Background on fair housing regulations
- Samples of the HUD Equal Housing Opportunity poster logo
- Equal service report forms
- Information on the NAR/HUD partnership
- Self-assessment questionnaire



A great resource for brokers, agents and associations.

[✓ Click here to order your FREE copy.](#)

~ **FREE REALTOR® Safety Webinar: Safe Selling in the Most Dangerous Season: Thurs., May 6**



Join NAR Thursday, May 6 at 11 a.m. Eastern for the next REALTOR® Safety webinar 'Safe Selling in the Most Dangerous Season.' In this one hour session, you'll get tips to share with clients on how to avoid common summertime crimes and reduce exposure - plus general tips to increase your awareness to help keep you safe.

NAR recognizes REALTORS® face more on-the-job risks than many other business professionals and is pleased to offer these Webinars to you for free, thanks to the Real Tools, Right Now initiative that has been extended through 2010. It is our hope we can help increase your knowledge, safety awareness and to empower you to make smart decisions through these Webinars and other safety-related materials that are available online at www.REALTOR.org/Safety.

[✓ Click here to register.](#)

~ **Get to Know Mt. Washington: Thursday, May 6, 11 a.m. – 1 p.m.**



Did you know that Mt. Washington was once part of the vast Virginia Military District and that Mt. Washington has existed since 1790?

The City of Cincinnati Neighborhood Enhancement Program is now working with the neighborhood of Mt. Washington on the city's eastside.

The Cincinnati Area Board of REALTORS® is participating as a partner in the Neighborhood Enhancement Program by offering educational opportunities for REALTORS® to learn more about city neighborhoods.

Held at Mt. Washington Recreation Center

1715 Beacon Street
Cincinnati, OH 45230

Fee: \$10 including lunch

This program will feature speakers who represent the community of Mt. Washington and will discuss:

- ▶ Mt. Washington business community
- ▶ History of Mt. Washington
- ▶ Mt. Washington housing stock and real estate
- ▶ Cincinnati Police Department – District Two report
- ▶ Schools in Mt. Washington

If you sell in Mt. Washington or the surrounding areas and you want to learn more about the Neighborhood Enhancement Program's 90-day focused strategy addressing neighborhood quality of life issues in Mt. Washington, this is your opportunity.

Questions: contact **Annette Chmiel**, CABR, at 513-842-3011 or achmiel@cabr.org.

✓ [Click here to register.](#)

~ **Meeting the Market Challenge in 2010: Thursday, May 6 at the Montgomery Inn, 9:30a - noon**



Brian Buffini
Founder & President
Buffini & Company™



Jeremy Conway
President
Intelligence Services



Mary Coffin
Executive Vice President
Wells Fargo
Home Mortgage



Brad Blackwell
Executive Vice President
Wells Fargo
Home Mortgage

You're Invited to a Very Important Event
Helping Homebuyers Make Informed Decisions

Thursday, May 6, 2010

Montgomery Inn

9440 Montgomery Rd.
Cincinnati, OH 45242

Check in and breakfast 8:30 a.m.; program 9:30 a.m. - noon

See and hear some of America's **top real estate experts** offer time-tested ideas and advice to help you ride the rapidly shifting winds of change. **This year's dynamic program will help you understand:**

- How today's market provides new opportunities to serve qualified homebuyers
- How to guide and educate homebuyers in uncertain times
- How to go beyond surviving — and thrive in any market

Don't Get Left in the Lobby

A full house is expected, so reserve your **FREE** seat right away!

You MUST register by Tuesday, May 4. Your seat will be held until 9:15 a.m. on the day of the event.

✓ [Click here to register.](#)

~ REALTOR Magazine Seeks Applicants for the 2010 "Good Neighbor Awards"



The National Association of Realtors® is now accepting applications for the 11th annual *REALTOR® Magazine* Good Neighbor Awards. The awards recognize Realtors® for their commitment to volunteer service.

The five winners will be announced in November in *REALTOR® Magazine*. Each winner will be recognized at the 2010 REALTORS® Conference & Expo in New Orleans and receive travel expenses to the conference, national media exposure for his or her community cause, and a \$10,000 grant for the charity. In addition to the winners, five honorable mentions will each receive a \$2,500 grant.

"*REALTOR® Magazine's* Good Neighbor Awards recognize the important role Realtors® play as volunteers in their communities," said *REALTOR® Magazine* Editorial Director Pamela Geurds Kabati. "We hope highlighting their stories inspires more Realtors® to give their time to important community organizations." Previous Good Neighbor Award winners say their charities have benefited from the grant money and the increased public exposure.

REALTOR® Magazine's Good Neighbor Awards is sponsored by Lowe's. In addition to the grant money, each winner will receive a \$2,000 Lowe's gift card and each honorable mention will receive a \$1,000 Lowe's gift card.

Good Neighbor Awards entries must be received by Friday, May 21, 2010. For details and a nomination form, call 800-874-6500, visit www.REALTOR.org/gna, or see the March issue of *REALTOR® Magazine*.

~ The Road to Success is Paved with Education – Get Yours Online at the CE Shop!



Cincinnati Area Board of REALTORS® Inc.
Need CE? Don't Procrastinate! Enroll in online CE today!
Simply visit our course catalog at:
<http://cabr.theceshop.com>

As a valued member of the Cincinnati Area Board of Realtors Inc., we would like to offer you a special promotion on your continuing education this month. This special promotion gives you the opportunity to receive 10% off your purchase when you enroll in any online CE course taken through our online course catalog!

Don't wait until the last minute- Get your DUCKS in a row today!

Simply visit: <http://theceshop.com/affiliate/cabr> and enter promotional code upon checkout: **SPRING**

Enjoy the 10% savings and the satisfaction of knowing your one step closer to completing your CE requirement!

Archived issues of the CABR *Tuesday News* can be accessed by going to www.cabr.org. Click on the *News* drop-down menu and then on the [Tuesday News](#) link.

Sincerely,

Cincinnati Area Board of REALTORS®

email: cabr@cabr.org

phone: 513-761-8800

web: <http://www.cabr.org>

Staff Directory: <http://www.cabr.org/phoneguide.htm>

CABR Member Savings Programs: <http://www.cabr.org/savings2.htm>

OAR Tech Hotline: **800-953-4972**

OAR Legal Hotline (Brokers only): **614-228-6675** (to obtain access code)