



Register online at "ECAR Class Schedule" or call 850-243-6145

# Emerald Coast Association of REALTORS® 2009 Education Guide



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Fort Walton Beach, FL 32548  
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(850)243-6147 fax





Dear Member,

Planning your Continuing Education around business, family, and the many other obligations you have is not easy. In an effort to assist you with this task, the Education Guide has been created to provide you with as much upfront information as possible in order to help you become a more successful and more educated REALTOR®. Hopefully you will use this Guide to plan for your educational needs in 2009. Not every class that will be offered throughout the year is listed in the Education Guide. New classes will be added throughout the year in an ongoing effort to continue to meet the needs of ECAR members. We encourage you to periodically check out the entire list of classes at the ECAR Class Schedule link on [ecarmls.com](http://ecarmls.com) or [EmeraldCoastRealtors.com](http://EmeraldCoastRealtors.com). Periodically, classes will be recorded and posted to the ECAR website. If you miss a class, you may still be able to catch it online! Several designation classes will also be offered throughout the year. In an effort to help you navigate all of the requirements, look for the icons that show you the necessary designation elective classes that will be offered as well.

This Guide is more than just a list of classes offered at ECAR. It also offers a wealth of information about designations, certifications, and online classes. And don't forget to purchase an Education Pass! Details are inside on how to purchase the pass, and it will pay for itself in just a few classes.

Again this year, an Affiliate Directory is included. The directory has been added so that you will know what companies support you and the entire ECAR membership. We highly encourage you to use one of the listed companies as you do business in and around the Emerald Coast.

We hope you will find this Guide to be a useful tool that you just can't live without!

Sincerely,

A handwritten signature in black ink, appearing to read 'AW'.

Anita Williams  
President

## 2009 Education Classes Policies and Procedures

**Cancellation Policy:** Notification of cancellation must be received 2 days prior to the event to receive a refund. No shows will be charged a \$10 fee.

**Education Pass:** The cost is \$99 for ECAR members and is good for one year from the date of purchase. The Ed Pass can be used for the majority of ECAR classes throughout the year.

**CE Credits:** In order to receive CE credits, you must attend the entire class.

### **How to verify CE Credits with DBPR\*:**

- Go to <http://myfloridalicense.com>
- Click on **My Continuing Education**
- Select the appropriate path:
- Click the **Path 1** button to activate your account using the PIN sent by DBPR.
- Click the **Path 2** button to login with a PIN you've already established.

If you do not have the initial PIN sent by DBPR, call 850-487-1395 for assistance. It is very important for licensees to keep all of their continuing education letters to validate coursework. These letters will tell the licensee the course name and how many credits he or she earned. Then, if the credits do not get transmitted successfully to DBPR, the licensee will be able to use the letter as proof in order to substantiate credits earned.

*\* ECAR cannot verify CE credits with DBPR*

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## **2009 Instructor Biographies**

**SUSAN BECK**—Susan Beck has worked in the MLS support business for 16 years; 10 years with ECAR and 6 years with previous MLS vendors. She holds three training classes each month as well as providing MLS and Supra support, in addition to various administrative tasks for ECAR. Susan is also one half of the ECAR after-hours support team.

**CHARLES BONAMER, CRB, GRI, ITI**—Chuck's courses are consistently the top rated presentations at state conventions from Alaska to Puerto Rico, including the 2004 Florida Association of Realtors Annual Convention in Orlando. He is a Certified National Association of Realtors® One America<sup>SM</sup> facilitator, sponsor, and instructor for the Train-the-Trainer sessions. His areas of specialization are litigation and brokerage support services including *voir dire* and provide assistance in the following areas: agency, computers and Internet applications, professional standards, core law, and brokerage management.

**DEBORAH BOZA VALLEDOR**—Deborah is a native Floridian, born in Key West, raised in Orlando and a graduate of the University of Florida in Gainesville. Deborah has lived in Miami for the last 25 years and is currently the Chief Operating Officer for the REALTOR® Association of Greater Miami and the Beaches. In addition to serving as COO, Deborah's responsibilities include Association Branding & Marketing and Professional Development for International, Leadership and Staff. Prior to her current position, Deborah has also owned and managed her own real estate brokerage company – specializing in International sales, leasing and marketing. In addition to CIPS, Deborah teaches GRI, TRC, AHWD and is a licensed real estate instructor, teaching the state licensing courses, International sales and marketing, Internet marketing, Blogging for real estate and hands-on computer training for real estate professionals.

**BRIAN CHAVIS**—Brian is the found of The Landlord Academy<sup>TM</sup> and author and creator of The Landlording 101 Operations Manual<sup>TM</sup>, The Rental Investor's Guide<sup>TM</sup> and training material for the **Reality Designations**: Certified Property Management Specialist<sup>TM</sup> designation, recognized by the Florida Real Estate Commission for continuing education. In July 2006 Bryan signed a three book deal with one of the nation's top book agents Vigliano & Associates. Bryan was recently named one of the top 40 up and coming entrepreneurs under the age of 40 by the Gulf Coast Business Review.

**DAVID COLLINS**—David has been a real estate broker and real estate school instructor since 1980. He has been a member of the FAR Instructor Academy. David is the author of Florida Real Estate Guide, a pre-license textbook for sales associates and Florida Real Estate Broker, a pre-license textbook for brokers. Both texts have been approved by FREC for licensing requirements. David has practiced real estate since 1978 and has worked in residential and commercial investment sales.

**CYNTHIA DELUCA, ABR, ASR, GRI**—A REALTOR® since 1999, Cynthia has acquired her ABR & GRI Designations, has had hundreds of hours of classroom education, is a Broker/Owner at Total Realty Corp. in Deland, and has been highlighted in both the FLORIDA REALTOR® Magazine and the National REALTOR® Magazine. Her areas of specialization include residential sales, multi-family investment sales, land tract sales, commercial sales, and property management.

**RIC GIUMENTA, CRB, CRS, GRI, e-Pro, ITI**—Ric Giumenta's areas of specialization are real estate licensing courses, brokerage relationships, fair housing, law, and sales and safety. He began real estate in 1986 and is licensed as a Broker and Permitted Instructor in Florida. Ric has chaired the Florida Association of Realtors® (FAR) Institute Sub-Committee, the Curriculum Review Work Group, the Faculty Developments Sub-Committee and the Professional Development Committee. He has been the Education Committee Chairman; founded and chaired the Realtor® Watch Committee with the Flagler County Sheriff's Office for the Flagler County Association of Realtors® and is a member of the Women's Council of Realtors® (WCR). He served as President of the Flagler County Association of Realtors® in 2004 and was awarded the Realtor® of the Year in 2005 by Flagler County Association of Realtors®. Ric was named the FAR Educator of the Year in 2008.

**SHARON GLANTON-DAVIS**—Sharon is a loan production officer with the United States Department of Veteran Affairs. In 2008, she received top honors from the Combined Federal Campaign for a job well done during the recent CFC fundraiser.

**ROLAND D. GUIDRY, e-Pro, CAM**—Roland Guidry's areas of specialization are condominiums, 1031 Exchanges, desktop publishing, digital photography, internet domain & email setup, and management. He has been a Florida Broker since 1985. Roland was the 2004 President of ECAR, and the 2007 recipient of the FAR Educational Achievement Award.

**BARRY HABIB**—Barry Habib is the CEO of the Mortgage Market Guide service, which helps over 19,000 of America's best originators monitor market conditions, improve their production, better manage their pipeline, and strengthen their position as a Mortgage Planner. Mr. Habib has over 20 years experience in the mortgage industry. Barry has consistently been recognized as one of America's Top Loan Originators. In addition to his mortgage experience, Barry has successfully managed a hedge fund, authored a stock advisory newsletter, owned an insurance agency, and acted as a managing partner in a real estate investment company.

**RHONDA HAMILTON**—Rhonda Hamilton has a degree in education and taught school for several years before deciding to pursue a career in real estate. Her career in real estate naturally evolved into a position of training and teaching. It is her goal to provide interesting and motivating material that will prepare participants or listeners for the challenging, competitive, and fast-changing field of real estate. Rhonda delivers keynote speeches, offers motivational seminars, and provides education training, brokerage consulting, and professional development training for Rhonda Hamilton Learning Services, the consulting firm that she founded.

**KERRY KELLY**—Kerry Kelly is a Florida Broker and Instructor who has been active in the real estate profession for over 30 years including license in Hawaii and Illinois in addition to Florida. He is a past president of the Emerald Coast Association of REALTORS®. Kerry is considered by many to be an expert in real estate especially in contract terms and legal aspects. In addition to his real estate expertise he is certified in many specialties of real estate inspections. An excellent speaker who captivates your interest and well qualified to answer real estate and home inspection questions.

**DIANE KELLER**—Diane has been a real estate agent since the early eighties. She has extensive experience in residential sales, property management and income properties. Her hunger for learning about real estate as an investment came from the seeds that were planted by a Graduate REALTOR® Institute (**GRI**) instructor many years ago. She did not stop with what she learned in **GRI**. She has continued to further her education on the topic of investing in real estate by attending hours in real estate seminars and classes. She was mentored by Robert Allen through his protégé program. As a REALTOR®, she has helped many clients expand their real estate portfolios while investing on her own. She believes that every real estate agent should own property and believes that after attending this class, you will start on your road to real estate investing.

**BRYAN KIEFER, Esq.**—Bryan Kiefer, Esq. is a Florida real estate attorney who specializes in litigation and real estate transactions since 1992. Bryan is a member of the Florida Bar Real Property Division and is a winner of the American Jurisprudence Award for Excellence. As an experienced trial lawyer, he utilizes an energetic teaching style that is both informative and professional. Also licensed as a Florida Real Estate Broker, Bryan is uniquely qualified as a legal and practical real estate expert.

**JASON KOTAR**—Jason Kotar is President of Kotar Associates, an education and consulting firm focusing on the Real Estate and Home Building Industries. Kotar Associates is at the forefront of identifying, researching, publishing, and educating on issues that have and continue to effect the overall process of buying and selling a home. Jason’s teachings and writings have focused on the crisis in the Housing Industry. His goal is not only to make practical sense of these changes, but provide approaches for Real Estate professionals to implement to minimize the negative impact of these changes.

**SARA LAMIA**—Sara Lamia is President of Home Building Coach, Inc. She is the author of “Housebirth: Your Guide to Buying an Energy-efficient, Healthy New Home that Pays You Back,” a consumer-directed workbook that highlights the value of working with a knowledgeable REALTOR and provides the chronological order of construction in checklists. Sara’s areas of specialization include new construction client support, listing strategies, functional design, green “high performance home” design and marketing strategies.

**LOU LUDWIG**—Lou Ludwig, a Professional Member of the National Speakers Association, has been active as a Real Estate professional for over three decades. Lou is the Broker/Owner of Ludwig & Associates Realty and Lou Ludwig Seminars, a Sales Management and Training/Consulting organization based in Boca Raton, Florida. Lou is a member of the REALTORS Association of the Palm Beaches and the REALTORS® Association of Greater Fort Lauderdale. He is also active with the REALTORS® Associations on the Local, State and National levels.

**TONY MACALUSO, CIPS, CRB, CRS, GRI, TRC**—Tony is a former adjunct professor of real estate at Palm Beach Community College for FREC I: “Salesman” and FREC II: “Broker,” a continuing education instructor, an Instructor of Real Estate Training Institute, and has taught Realtors® in eight eastern-European counties. His real estate experience includes brokerage management, management consultant in multi and single-office operations, and company sales trainer. Tony’s areas of specialization are residential, commercial, business opportunities, and international real estate.

**JOHN MANGHAM**—John Mangham has been a Broker/Owner since 1989. John's areas of specialization include 1031 Exchanges, investing in real estate, and commercial real estate. John is a member of NAR, FAR, and boards across the southeast area.

**PAUL MAREK**—Paul Marek works with Beacon Financial Group. He has 38 years of mortgage lending experience. Paul's area of specialization is mortgage finance. He has 30 years of speaking and teaching at the University of Miami, the University of Houston, and the Florida Association of Mortgage Brokers.

**FRANK MEARS**—Frank Mears began his sales career in 1966 as a debit agent with one of America's largest life and health insurance companies. From there he moved into newspaper advertising sales and then entertainment booking before entering the real estate profession as a sales associate in 1977. Frank obtained his brokers license in 1984 and has sold real estate in Georgia, South Carolina, and California as well as managing offices in Georgia and California. A nationally recognized speaker on agency, negotiations and sales skills, Frank delivers over 200 presentations a year and has trained thousands of sales associates from coast to coast. Frank is a member of the National Speakers Association and a candidate for the prestigious "Certified Speaking Professional" designation. Frank was awarded the distinguished Partners in Education "2002 Instructor of the Year" by the Georgia Association of REALTORS® and is a 2005 inductee into the Real Estate Buyers Agency "Hall of Fame".

**AL MULLER**—Al Muller is President and co-owner of Metro Market Trends. The company was founded in Pensacola in 1990 and now provides real estate information reports and software systems throughout Florida and South Alabama. He is a recognized real estate market analyst and has taught the a marketing research course in the MBA program at UWF.

**CAMERON O'CONNOR**—Cameron O'Connor is a senior representative and instructor with Metro Market Trends. Cameron is a licensed Realtor in the state of Florida. He is certified to teach MMT related courses in the state of Alabama.

**ANNE POWELL**—Anne Powell is the Administrator of the Academy of Real Estate in Mobile, Alabama and the Director of Career Development for Roberts Brothers, Inc. She has been a Certified Real Estate Instructor for the state of Alabama for over 10 years and teaches pre-licensure courses for sales agents and brokers, a post-license course, and a variety of CE courses. Anne is also an approved REBAC instructor for the ABR and SRES designation courses.

**JERRY MUNGLE**—Jerry is owner, administrator, and instructor of Huntsville Real Estate School in Huntsville, AL. Jerry has been in the IT/Software Consulting field for 30 years, holding positions from programmer to Vice President of Program Management.

**PHILIP NESRALLAH, CCIM**—Phil is President and Broker of Nescorp Realty, Ltd. Phil became an instructor for the CCIM Institute's designation program in 1989 and has CCIM courses in Canada, the US, Mexico, Puerto Rico, and China. Phil is a senior instructor for 3 CCIM courses and in 2004 was recognized by the CCIM Institute for 15 years on their faculty.

**RICHARD NEWSTREET**—Dick is a practicing REALTOR® who has gone from running his own office for 15 years to managing for Grubb & Ellis, Barbar Realty, and Arvida Realty Sales, back to being a sole practitioner. He has written and instructed sales courses for several Boards of REALTORS® and has been a Senior Graduate REALTOR® Institute (**GRI**) instructor for the Florida Association of REALTORS® (**FAR**) since 1979.

**MARK J. POLON, CCIM**—Mark Polon, CCIM is President of RIISnet. He has more than 25 years of experience in the purchase, management, appraisal, and sale of commercial real estate and personal property. Mark is a senior instructor for the CCIM education program delivering courses on real estate investment analysis. He is the recipient of the 1998 and 2005 CI 101 Instructor of the Year Award as granted by the CCIM Institute.

**JOSEPH PONDS, Jr., Ph.D**—Joseph R. Ponds, Jr., Ph.D is the CEO and President of Memory Quest, Inc. which provides corporate training and real estate courses throughout Florida. Dr. Ponds is an educator, trainer, and facilitator with more than 30 years of experience, of which the last 10 has included real estate. Dr. Ponds is currently qualified as a Florida Real Estate Broker, FREC Permitted Instructor and FAR Certified Instructor.

**MATT RAINS**—Matt has twelve years technology experience ranging from Web Page Development to Software Programming. He is recognized for being the creator of the “true” virtual walk-through. As a Realtor and appraiser himself, he knows what is needed to market a property using the latest technology possible.

**ANDRE J. VAN RENSBURG, CCIM**—Andre J. Van Rensburg is the CEO of Steer Commercial Realty, a commercial brokerage company in Saint Augustine, FL. Mr. van Rensburg has taught various real estate courses and delivered presentations about various aspects of commercial real estate including the hospitality industry in various parts of the world including South Africa and the USA. Mr. van Rensburg is a licensed national instructor for the Realtor’s Land Institute and a member of the RLI national education task force. He is the Technology Chair for the North Florida Chapter of CCIM and the incoming Vice President of The North Florida Chapter of CCIM.

**RICH SANDS**—For 15 years, Rich Sands, CRS, taught high school students and then spent nine years educating clients in his real estate practice. Since 2000, he has served as the Director of Education at Coldwell Banker Residential Brokerage in Greenwood Village, Colo., where he helped redesign the new-agent training program, create a coaching and accountability program, and host CRS and GRI courses. As a runner and 20-year coach of elite athletes, Sands believes top-producing REALTORS® and the world’s finest athletes share many traits, behaviors and attitudes.

**PATRICIA SHERMAN**—A REALTOR since 1993, Patricia has acquired her GRI, CSP, SRES, and e-PRO designations. A Broker/Associate and multi-million dollar producer with Coldwell Banker Walter Williams Realty in Orange Park, Patricia has lived in Florida since 1973. Patricia’s areas of specialization include residential sales, new-home construction, vacant-land sales, 1031 exchanges, REO’s and foreclosures.

**GRANT SIMON, GRI**—Grant has been a mortgage banker for 20 years and has held his broker’s license for 25 years. His areas of specialization are finance, principles and practices, and license law.

**CHRIS SOESTER**—Chris grew up in the United States and Japan. After earning his finance degree, he began his international business career in Singapore. Since that time, he has worked in twenty-five countries while residing on five continents. Chris has successfully transacted business in a broad and diverse range of global markets. Chris is a Certified International Property Specialist and is a faculty member of the National Association of Realtors' Certified International Property Specialist program. He conducts certification and continuing education courses on international business and real estate throughout the United States. Chris is a real estate broker and holds licenses in Washington DC, Virginia and Maryland. He specializes in international and commercial real estate investments.

**L. DUKE TIEMAN, GRI**—Duke Tieman’s areas of specialization are residential first-time homebuyers, motivational speaking, creative financing, property management, and investment. He has been in real estate for 19 years, and is current Broker-owner of Bruce Taylor, Inc., and the owner of Academy Real Estate Learning, LAWT Enterprises, and GLT Properties. Duke is a certified trainer, and a member of the national Speakers Association. He has been requested by several real estate offices and local associations to present seminars on communication skills, negotiation skills, telephone techniques, goal setting, personal growth, and professional marketing.

**ROBIN L. WEBB, CCIM**—Robin L. Webb is the Vice President for Statewide Operations at Coldwell Banker Commercial NRT, responsible for directing the operations of approximately 275 sales people and a support team throughout the state of Florida. In 1997 Robin was president of the Florida CCIM Chapter & Central Florida Commercial Real Estate Society. He was a recipient of the 1999 Hank Thompson Award for outstanding contribution to the Florida CCIM Chapter and in 1999 FAR Commercial Council Chairman. In 2002 he was presented with the Wilbur Strickland Award for lifetime contribution to Commercial Real Estate. Also in 2002 he was named National Finance Chair for CCIM Institute. He currently serves on the Board of Directors for the CCIM Institute.

**SUE WOODARD**—is the President of Content and Publishing for Mortgage Success Source, the combined entities of the Mortgage Market Guide, LoanToolBox and the Duncan Group. Sue is a highly sought-after international speaker, trainer, writer, and consultant for the mortgage and real estate industries. She is a member of her local Mortgage Association and Board of Realtors, the Women’s Council of Realtors, and is on the National Advisory Board for Ellie Mae.

**DIANA WOODS**—Diana Woods is an Investigation Specialist with the Division of Business and Professional Regulation for the state of Florida.

**ANDREW WOOTEN**—Andrew Wooten is the President of Safety Awareness Firearms Education (S.A.F.E.), and has been in the safety and security industry for the past twenty-four years. He has provided safety programs internationally since 1984 and provides practical advice about security, crime, loss prevention, avoiding liability, and specializes in the anticipation, recognition, and prevention of crime on most property types.

## **Designations & Certifications:**



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*REBAC*

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###



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###



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NAR's certification raising the bar for REALTORS<sup>®</sup> in Internet and technical expertise.

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###



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The definition of green professionalism, excellence, and leadership for today's real estate practitioners.

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###



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**www.WCR.org**

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**Residential Accredited Appraiser**

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**www.REALTOR.org/appraisal**

###



**Resort & Second-Home Property Specialist (RSPS)**

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Essential education for agents serving second home, resort area, and recreation destination markets

Register online at "ECAR Class Schedule" or call 850-243-6145



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*NAR*

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###

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*NAR*

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**www.seniorsrealestate.com**



###

**Transnational Referral Certification**

*NAR/International Consortium of Real Estate Associations*

Distinguishes REALTORS® among two million agents worldwide and integrates international referrals into their business plans.

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**www.REALTOR.org/international**

## Emerald Coast Association of REALTORS®

# EDUCATION PASS

During times of market correction, education is the perfect way to diversify your business!

With an Education Pass, you can begin doing just that for one low price! For ECAR members, \$99 will buy an Education Pass that is good for most classes offered at ECAR throughout the year, and it's good for one year from the date of purchase! The Education Pass allows you to attend as many ECAR classes as you wish!\*

The more you know about your business, the better your business will be.

To take advantage of this fantastic value and to make sure you're at the top of your game, contact Paula Bailey at 850-243-6145 or [paula@ecaor.com](mailto:paula@ecaor.com).

*\*some restrictions apply*



## Why Continuing Professional Development?

To keep up in today's fast-paced real estate industry, it's more important than ever to enhance your skills with ongoing professional development.

NAR and its nine Institutes, Societies, and Councils offer a wealth of education opportunities to help you continue growing professionally. Take individual courses and seminars, or make a greater commitment for greater returns by earning designations and certifications.

***REALTORS® who pursue professional designations have a distinct competitive edge as a result of their increased expertise and marketability. Based on the updated data from the 2007 NAR Member Profile and 2006 incomes, REALTORS® with at least one designation earn \$37,000 more than REALTORS® with no designations.***

But there's more to be gained from a designation than just the added earning potential. Through both designation and certification education offered by the Institutes, Societies, and Councils, and NAR itself, you can also:

- build your skills to provide specialized expertise
- add prestige to enhance your professional image
- increase your marketability, proficiency, and productivity
- expand referral networks

Stay on top of the game with continuing professional development provided by the Emerald Coast Association of REALTORS®.

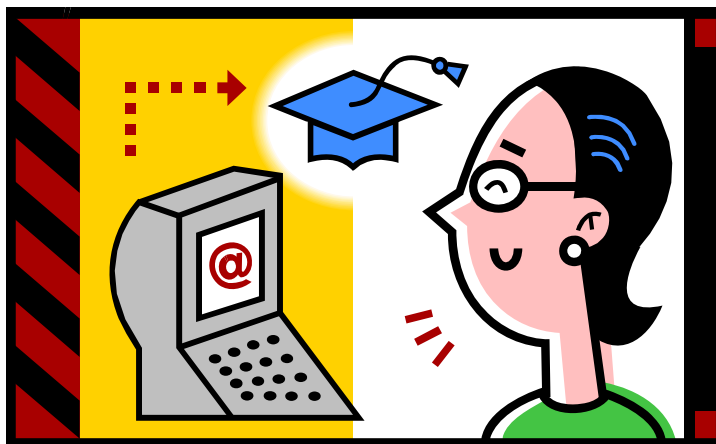


## **Online Classes**

We know that as a REALTOR®, you don't always have time to come to ECAR to take your classes. We understand that, and we offer online CE and designation courses that can fit into your busy schedule. You are committed to your customers, and ECAR is committed to you! Our education classes are geared toward helping you succeed as a REALTOR®! Work today toward a brighter tomorrow!

To sign up for online classes offered by ECAR:

- Go to [www.EmeraldCoastRealtors.com](http://www.EmeraldCoastRealtors.com)
- Choose the Education tab
- On the left, click on ECAR online CE courses to sign up for classes
- OR click on ECAR Online Designation Courses in order to sign up for the designation courses offered online



## Four Ways to Register for Classes:

1. Call Paula at 243-6145 to sign up!
2. Fax your registration form to 275-1072
3. Go online, night or day, to sign up. You can sign up at [ims.ecaor.com](http://ims.ecaor.com); select ECAR Class Schedule.
4. Mail your registration form to us at:  
Emerald Coast Association of REALTORS®  
10 Hollywood Blvd. SE  
Fort Walton Beach, FL 32548  
Attn: Paula Bailey

\*\*All classes listed in this guide are held at ECAR.



**Sign Up Today!!**

# January

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4	5	6	7	8 1pm MLS Training— Maintenance	9	10
11	12	13 1pm MLS Training— Searching	14 8am Preparing Contract  1pm Make Most of Property Mgmt Business	15 9am Mortgage Lending 2009	16 9am FAR-9 Contracts  1pm FAR Addendums	17
18	19	20	21	22	23	24
25	26	27 9am MLS Training— Stats & Tools  9am Everything About Condos	28 10am Okaloosa/Walton Trends  11am Market Analysis	29 9am New Construction— Home Design	30 8:30am Ride the Green Wave	31

Notes

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## January

Thursday, January 8, 2009 1:00 p.m.—4:00 p.m.

### **MLS Training—Maintenance**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

MLS Maintenance training is designed for anyone who will be entering or editing listings in the MLS for themselves or others in the office or company. It will also be helpful for those whose tasks include monitoring MLS listings or searching.

The class will include instruction on entering new listings, editing listings, adding media (photos, virtual tours, documents, etc.), and mapping listings.

####

Tuesday, January 13, 2009 1:00 p.m.—4:00 p.m.

### **MLS Training—Searching**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

The MLS Searching class is designed to give all users, beginner or advanced, a full introduction to the searching abilities of the List-It MLS system. The class will cover Quick Search, ProSearch, Inventory and Prospects. This class will be helpful for anyone looking for information on some of the additional features available in the MLS.

####

Wednesday, January 14, 2009 8:00 a.m.—Noon

### **Preparing a Listing Contract**

Instructor: Cynthia DeLuca

Cost: \$35 or Education Pass ([\\$45 non-members](#)) 4 CE Credits

[Sponsor: RLCA](#)

Learn the basics of a listing contract. Understand the different kinds of listing agreements, and the duties that come with each of them. Prepare a seller's net proceeds estimate, and which fees the seller may or may not be expected to pay. Be able to identify the protected classes under fair housing laws, and other forms and disclosures that are necessary when listing property for sale.

Wednesday, January 14, 2009 1:00 p.m.—5:00 p.m.

**How to Make the Most of Your Property Management Business**

Instructor: Cynthia DeLuca

Cost: \$35 or Education Pass (\$45 non-members) 4 CE Credits

[Sponsor: Beach to Bayou Property Inspections](#)

This course was designed for the growing property manager. It will provide you with tips on how to increase your profit by adding income and decreasing your expenses. You will learn about how to make the most of your time and resources, and lower your vacancy rates. In turn, you will be able to better serve your customers, make them more money on their investment, and grow as a property manager.

#####

Thursday, January 15, 2009 9:00 a.m.—1:00 p.m.

**Mortgage Lending 2009**

Instructor: David Collins

Cost: \$35 or Education Pass (\$45 nonmembers) 4 CE Credits

[Sponsor: Baker & Lindsey, Inc.](#)

Where do you find qualified buyers? What financing is right for your buyer? What is involved in the loan underwriting process? Foreclosures vs. short sales? What are the Federal Lending Laws? Learn all this and more in this informative class featuring a panel of the industries top experts!

#####

Friday, January 16, 2009 9:00 a.m.—Noon

**FAR-9 Contracts the Right Way**

Instructor: Kerry Kelly

Cost: \$35 or Education Pass (\$45 nonmembers) 3 CE Credits

[Sponsor: Sunshine Mortgage Corporation](#)

GET PAID! REDUCE LITIGATION! GET MORE REFERRALS FROM HAPPY CUSTOMERS! A sales agreement is the most important document you prepare as a real estate licensee. An understanding of the contract, not just filling in the blanks, makes you a better professional. It's worth your time invested!

Friday, January 16, 2009

1:00 p.m.—3:30 p.m.

**FAR Addendums**

Instructor: Kerry Kelly

Cost: \$20 or Education Pass (\$30 nonmembers) 0 CE Credits

Sponsor: Destin Land & Title

*Use FAR Contract Addendums or write your own addendum?* Reduce your liability by knowing when to use a FAR Addendum and understand the "care, skill and diligence" required when writing a contract addendum. Your closing and after closing relationship with your customer is enhanced by good contract preparation to include appropriate addendums. Learn how by attending this session!

#####

Tuesday, January 27, 2009

9:00 a.m.—Noon

**Everything You Ever Wanted to Know About Florida Condominiums  
but Were Afraid to Ask!**

Instructor: Roland Guidry

Cost: \$15 or Ed Pass (\$20 nonmembers) 3 CE Credits

Sponsor: H & S Title

This class covers everything dealing with condos: Ownership, Condo Docs, Assessment Fees, Insurance, Preconstruction, Buying and Selling, 1031 Exchanges, and much more!

#####

Tuesday, January 27, 2009

9:00 a.m.—Noon

**MLS Training—Stats and Tools**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

The class will include an introduction to the different statistical reports and to the features in the Tools menu of the MLS, such as Results Designer, Report Designer, and the Flyer Creator. The class will also explain the Setup menus, including a free agent website and Gateway IDX.

Wednesday, January 28, 2009 10:00 a.m.—11:00 a.m.

**Okaloosa and Walton County Real Estate Trends and Predictions**

Instructor: Al Muller, President, Metro Market Trends

Cost: Free ([\\$10 nonmembers](#))

The focus of this fact filled hour will be on the current condition of the single-family resale markets of Okaloosa and Walton Counties. Also discussed will be the economic factors influencing our market, possible near term catalysts for change, and when we could see a bottom.

####

Wednesday, January 28, 2009 11:00 a.m.—Noon

**The Latest in Market Analysis and Prospecting Tools and Application for Today's Market**

Instructor: Cameron O'Connor, Senior Rep/Instructor, Metro Market Trends

Cost: Free ([\\$10 nonmembers](#))

This is an overview presentation of the market analysis and prospecting tools recently added to the computer based applications available from MMT. You will learn how to add key visual graphs and charts to impress upon prospects and lenders what are accurate and realistic valuations of property. Also covered will be tools for finding good buyer prospects and investors in the current market, and how to best analyze the Pre-Foreclosure market and give guidance for evaluating potential "short sale" properties.

####

Thursday, January 29, 2009 9:00 a.m.—4:00 p.m.

**Home Construction Bootcamp: New Design**

Instructor: Sara Lamia

Cost: \$50 or Education Pass ([\\$65 nonmembers](#)) 6 CE Credits

[Sponsor: AAA Auto Club South Insurance](#)

Expand sales by knowing how to buy and sell new homes for their quality, design, and efficiency! Identify design and product features and their advantages. 12 key points to identify in floor plans. Identify good design. 7 elements of the high performance home, and more!

Sara Lamia is a NAHB Certified Green Professional, former marketing columnist for Green Building magazine, featured speaker, and author!

*Register online at "ECAR Class Schedule" or call 850-243-6145*

Friday, January 30, 2009

8:30 a.m.—12:30 p.m.

**Ride the Green Wave**

Instructor: Sara Lamia

Cost: \$35 or Education Pass ([\\$45 nonmembers](#)) 4 CE Credits

[Sponsor: Sunshine Mortgage Corporation](#)

“Green” is today’s selling feature for new and resale homes. This course focuses on cost effective green benefits and features. Examine green certification program categories and checklist items. Best methods to attract and sell benefits and features. Ways to create a green network for more quality leads. Best ways to make resale homes greener. How to become builders’ preferred Realtor®, and more!

Sara Lamia is a NAHB Certified Green Professional, former marketing columnist for Green Building magazine, featured speaker, and author!

# February

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4 1pm MLS Training— Maintenance	5 9am RE Technology	6	7
8	9 7:30am GRI I	10 7:30am GRI I	11 7:30am GRI I	12 1pm MLS Training— Searching	13	14
15	16 7:30am GRI I	17 7:30am GRI I	18 7:30am GRI I	19 9am 1031 Tax Deferred Exchanges  1pm Self Directed IRA's	20 9am Core Law	21
22	23	24 8am Certified Property Management Specialist (CPMS)	25 9am Investment Real Estate	26 9am CMA's—Pricing to Sell	27	28

Notes

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Wednesday, February 4, 2009 1:00 p.m.—4:00 p.m.

**MLS Training—Maintenance**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

MLS Maintenance training is designed for anyone who will be entering or editing listings in the MLS for themselves or others in the office or company. It will also be helpful for those whose tasks include monitoring MLS listings or searching.

The class will include instruction on entering new listings, editing listings, adding media (photos, virtual tours, documents, etc.), and mapping listings.

#####

Thursday, February 5, 2009 9:00 a.m.—4:00 p.m.

**Real Estate Technology Seminar**

Instructor: Matt Rains

Cost: \$125 (**\$150 nonmembers**) 0 CE Credits

**Sponsor: Countrywide Home Loans—Destin**

This seminar is full of technology training that covers today's marketing techniques. Learn how to market yourselves and your listings, create free virtual tours, create and edit live video, use satellite imaging, research online property information, create free listing websites, and much more! This seminar includes a step-by-step illustrated workbook, flash drive with \$1,500 of free portable software, and a free lifetime membership in the Member's Area on [www.RealEstateTechnologyOnline.com](http://www.RealEstateTechnologyOnline.com).

#####



Monday, February 9—Wednesday, February 11 &

Monday, February 16—Wednesday, February 18

7:30 a.m.—5:00p.m.

**GRI I Standards of Practice**

Instructor: Joe Ponds, Grant Simon, Tony Macaluso, Chuck Bonamer

Cost: before 1/20/09—\$400, after 1/20/09—\$425; \$975 for all 3 GRI's offered at ECAR; 14 CE or 45 Salesperson Post Licensing

**Sponsor: Northstar Mortgage, Destin Land & Title, Beach to Bayou Property Inspection, and RLCA**

The GRI designation—Graduate, REALTOR® Institute—is the nation's #1 real estate designation. It is earned through state associations whose REALTOR® Institute courses of study meet the standards established by the National Association of REALTORS®. To register, call 1-800-669-4327.

Thursday, February 12, 2009 1:00 p.m.—4:00 p.m.

**MLS Training—Searching**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

The MLS Searching class is designed to give all users, beginner or advanced, a full introduction to the searching abilities of the List-It MLS system. The class will cover Quick Search, ProSearch, Inventory and Prospects. This class will be helpful for anyone looking for information on some of the additional features available in the MLS.

####

Friday, February 20, 2009 9:00 a.m.—Noon

**Core Law**

Instructor: Bryan Kiefer

Cost: \$35 or Education Pass (\$45 nonmembers) 3 CE Credits

[Sponsor: AAA Auto Club South Insurance](#)

What changed?

- Key DBPR and other state and federal web sites can provide resources. Where are they?
- What disclosures have to be given buyers and sellers? And when?
- First contact disclosure is not required under many circumstances. What are they?
- Does a murder constitute a material defect?
- Do I have to do business with a sexual predator or offender?
- How do I renew my license online?

This course is required every renewal period and can be taken once every calendar year in the renewal period.

####

Tuesday, February 24, 2009 8:00 a.m.—5:00 p.m.

**Certified Property Management Specialist (CPMS)**

Instructor: Bryan Chavis

Cost: \$149 (\$175 nonmembers) 8 CE Credits

[Sponsor: Destin Land Title](#)

This course is designed to teach you the day-to-day operations necessary to profitably manage rental property. Efficiently manage rental properties and handle most common tenant issues professionally. This course complies with the Florida Landlord-Tenant Statute 83 and federal Fair Housing Act.

Register online at "ECAR Class Schedule" or call 850-243-6145

Wednesday, February 25, 2009 9:00 a.m.—1:00 p.m.

**Investment Real Estate**

Instructor: David Collins

Cost: \$35 or Education Pass (\$45 nonmembers) 4 CE Credits

**Sponsor:**

This class will discuss the purpose, advantages and disadvantages, types, and cycles of real estate investing. Income capitalization, the gross rent multiplier, financing options, and tax issues will also be covered in this informative class!

####

Thursday, February 26, 2009 9:00 a.m.—Noon

**Pricing to Sell: Problems & Solutions**

Instructor: Kerry Kelly

Cost: \$35 or Education Pass (\$45 nonmembers) 3 CE Credits

**Sponsor: H & S Title**

Does your seller want more? In today's market, pricing property to sell is critical. The days of over pricing and allowing the market to catch up in a short time are history. Realtors should be the first line of professionals to price a property at market value. Learn how to complete a Comparative Market Analysis and reconcile a range of values. Be able to present, support, and defend the value to your sellers!

# March

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2 9am Digital Photo & Desktop Publish	3 9am MLS Training— Maintenance	4 9am Impact of Gov't Intervention  1pm Hard Money Loans	5 9am Code of Ethics	6 8am Negotiating Skills  1pm Risk Management	7
8	9	10	11	12 1pm MLS Training— Searching	13	14
15	16	17 8:30am Safety Awareness  1pm Identity Theft	18	19	20 9am Core Law	21
22	23 9:30am Make Sense of Current Market	24 9am MLS Training— Stats & Tools	25 8am Nuts & Bolts	26 8am Nuts & Bolts	27	28
29	30	31				

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Monday, March 2, 2009 9:00 a.m.—Noon

**Digital Photography and Desktop Publishing**

Instructor: Roland Guidry

Cost: \$15 or Education Pass (\$20 nonmembers) 3 CE Credits

Sponsor: H & S Title

In this informative class, learn the advantages of digital photography for real estate; the importance of using the appropriate resolution and file size based on the intended use of the photos; how to use internet web folders as a means of providing digital photos to real estate clients rather than attaching them to emails; how to design and produce flyers, business cards, and 2-sided postcards using Microsoft Publisher.

#####

Tuesday, March 3, 2009 9:00 a.m.—Noon

**MLS Training—Maintenance**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

MLS Maintenance training is designed for anyone who will be entering or editing listings in the MLS for themselves or others in the office or company. It will also be helpful for those whose tasks include monitoring MLS listings or searching.

The class will include instruction on entering new listings, editing listings, adding media (photos, virtual tours, documents, etc.), and mapping listings.

#####

Wednesday, March 4, 2009 8:30 a.m.—11:30 a.m.

**The Impact of Government Intervention**

Instructor: Jason Kotar

Cost: \$35 or Education Pass (\$45 nonmembers) 3 CE Credits

Sponsor: Destin Land Title

Changes in the last several months from Fannie Mae have forced Lenders to implement "Declining Market Policies" that have significant implications on Realtors when developing a Comparative Market Analysis (CMA). These new policies require Appraisers to meet minimum standards when establishing the market value of a property. Failure to meet any of the Lenders established guidelines will negatively impact getting the mortgage approved in a timely fashion and could result in higher costs or outright rejection of the loan request. In addition, these Declining Market Policies could impact the amount of down payment that Buyers would be required to make on the purchase of the property. This seminar will educate you on the various changes being implemented by the Lenders, what factors you need to consider when developing a CMA and how you need to think about your choice of an Appraiser. These are critical and complex issues that all Real Estate professional need to understand.

Wednesday, March 4, 2009 8:30 a.m.—11:30 a.m.

### **Understanding Hard Money Loans**

Instructor: [Jason Kotar](#)

Cost: \$10 or Education Pass ([\\$15 nonmembers](#)) 0 CE Credits

#### **Sponsor:**

With the number of bank-owned foreclosure properties on the rise and the decline in home values throughout the country, there are certainly good deals to be found if you are looking to purchase an investment property or refinance owner occupied foreclosure bailouts. Most conventional mortgage lenders have eliminated programs to finance investment properties. Hard money loans, backed by private investors and institutional investors, are a viable financing option, yet many Real Estate professionals and investors are not familiar with hard money loans. This course will review the “ins and outs” of hard money programs. You will learn what hard money lenders look for in evaluating potential investments and documentation required to submit the loan for approval. This course is a must for Real Estate professionals who want to expand their client base.

#####

Thursday, March 5, 2009 9:00 a.m.—Noon

### **Code of Ethics**

Instructor: David Collins

Cost: \$20 or Education Pass ([\\$30 nonmembers](#)) 3 CE Credits

#### **Sponsor: Countrywide Home Loans—Destin**

Effective January 1, 2001 through December 31, 2004, and for successive four year periods thereafter, REALTORS® are required by the National Association of REALTORS® to complete ethics training. This period covers January 1, 2009 through December 31, 2012. **A REALTOR® completing the New Member Code of Ethics Orientation during any four year cycle shall not be required to complete additional ethics training.** Failure to complete the required periodic ethics training shall be considered a violation of a membership duty for which REALTOR® membership shall be suspended until such time as the required training is completed.

#####

Friday, March 6, 2009 8:00 a.m.—Noon

### **Negotiating Skills for Today’s Real Estate Professional**

Instructor: Duke Tieman

Cost: \$35 or Education Pass ([\\$45 nonmembers](#)) 4 CE Credits

#### **Sponsor:**

Real estate is a people business. Understand the personal history that the customer brings to the transaction, and the solution to closing the deal becomes clearly evident. Learn the motivations of the parties in the transaction and learn to funnel those motives toward significantly higher volume of closed transactions.

*Check out the recorded classes at [www.emeraldcoastrealtors.com/](http://www.emeraldcoastrealtors.com/)!*

Friday, March 6, 2009

1:00 p.m.—5:00 p.m.

**Risk Management**

Instructor: Duke Tieman

Cost: \$35 or Education Pass **\$45 nonmembers** 4 CE Credits

**Sponsor:**

In virtually every business endeavor, risk is a byproduct of existence. In the real estate profession, risk exists on several fronts. In fact we don't even have to have a transaction in order to create risk. This course will speak to and help you avoid the most common risks associated with the ownership of a Brokerage firm and the practice of Real Estate sale. If you're responsible for the operation of your Brokerage firm, a good starting point in risk management is the creation of a Policy manual. In this class you learn to identify the issues of greatest liability, segregate areas of risk between a salesperson and a Brokerage firm, list the content of a good policy manual, and much more!

####

Thursday, March 12, 2009

1:00 p.m.—4:00 p.m.

**MLS Training—Searching**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

The MLS Searching class is designed to give all users, beginner or advanced, a full introduction to the searching abilities of the List-It MLS system. The class will cover Quick Search, ProSearch, Inventory and Prospects. This class will be helpful for anyone looking for information on some of the additional features available in the MLS.

####

Tuesday, March 17, 2009

8:30 a.m.—11:30 a.m.

**Realtor Safety**

Instructor: Andrew Wooten

Cost: \$35 or Education Pass (**\$45 nonmembers**) 3 CE Credits

**Sponsor: Beach to Bayou Property Inspections**

Due to frequent contact with unfamiliar people in private locations, real estate agents face more on-the-job risks than many other business professionals. This seminar is designed to help create safety thinking among Realtors® and to provide them with practical skills in the areas of safety awareness, crime prevention, and self-defense. Topics covered are: **Safety at the Office; Property Showings, and Open Houses; Personal Safety at Home; Safety on the Road; Crime Awareness and Prevention; Identity Theft Awareness and more!**

Tuesday, March 17, 2009

1:00 p.m.—4:00 p.m.

**Identity Theft: Protecting Your Customer**

Instructor: Andrew Wooten

Cost: \$35 or Education Pass ([\\$45 nonmembers](#)) 3 CE Credits

[Sponsor: AAA Auto Club South Insurance](#)

In this enlightening course, you will identify steps to keep your office and your customer's personal information secure; learn how to secure an open house; identify key elements of identity theft, scams, and cons; and much more! This course is designed to help you, your staff, and your customers!

#####

Friday, March 20, 2009

9:00 a.m.—Noon

**Core Law**

Instructor: Bryan Kiefer

Cost: \$35 or Education Pass 3 CE Credits

[Sponsor:](#)

What changed?

- Key DBPR and other state and federal web sites can provide resources. Where are they?
- What disclosures have to be given buyers and sellers? And when?
- First contact disclosure is not required under many circumstances. What are they?
- Does a murder constitute a material defect?
- Do I have to do business with a sexual predator or offender?
- How do I renew my license online?

**This course is required every renewal period and can be taken once every calendar year in the renewal period.**

#####

Monday, March 23, 2009

9:30 a.m.—Noon

**Making Sense of the Current Market**

Instructor: [Barry Habib and Sue Woodward, Mortgage Success Source](#)

Cost: \$45, No CE or Education Pass

[Sponsor: Northstar Mortgage](#)

This is a one time presentation with Barry Habib, Chairman of the Board of Mortgage Success Source and Sue Woodward, Vice President of Mortgage Success Source! Barry and Sue are Real Estate Economists and are featured regularly on CNBC, Fox News, Fox Business News, MSNBC and many other media programs, as well as being instrumental in keeping mortgage lenders abreast of the trend in rates and the real estate market.! In this presentation, you will learn to "Make Sense of the Current Market," to include getting the inside scoop on the current financial crisis, discovering opportunities within this market, learning critical negotiating secrets, and more. This class is beneficial to both Realtors® Professionals and Mortgage Professionals!

Register online at "ECAR Class Schedule" or call 850-243-6145

Tuesday, March 24, 2009 9:00 a.m.—Noon

**MLS Training—Stats and Tools**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

The class will include an introduction to the different statistical reports and to the features in the Tools menu of the MLS, such as Results Designer, Report Designer, and the Flyer Creator. The class will also explain the Setup menus, including a free agent website and Gateway IDX.

#####

Wednesday and Thursday, March 25-26, 2009 8:00 a.m.—3:30 p.m.

**Steps to Success: Nuts and Bolts of Real Estate**

Cost: \$25 or Education Pass 0 CE Credits

A dynamic NEW 2 day program with a wide array of topics! Position yourself to earn more money! Some of the topics covered in this relevant class are Marketing of Champions, Area Top Producers Panel (Find out how the multi-million dollar agents do it), Worldwide Exposure (Professional/Referral Networking), Environmental Issues (Know the dirt), and Tips to Stay Out of Jail. ***Breakfast and lunch will be provided both days.***

*Check out the recorded classes at [www.emeraldcoastrealtors.com/](http://www.emeraldcoastrealtors.com/)*

# April

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2 9am MLS Training— Maintenance	3 9:30am How Not To Get the FREC Scared Out of You	4
5	6 1pm Intro to e-Pro	7	8 8am NAR Green Designation	9 8am NAR Green Designation	10 8am NAR Green Elective	11
12	13	14	15	16 9am At Home With Diversity	17	18
19	20 8:30am CRS 210 Referrals	21 8:30am CRS 210 Referrals	22 9am Brand Yourself  1pm MLS Training— Searching	23	24 9am Contacts to Contracts	25
26	27	28	29	30		

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Thursday, April 2, 2009 9:00 a.m.—Noon

**MLS Training—Maintenance**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

MLS Maintenance training is designed for anyone who will be entering or editing listings in the MLS for themselves or others in the office or company. It will also be helpful for those whose tasks include monitoring MLS listings or searching.

The class will include instruction on entering new listings, editing listings, adding media (photos, virtual tours, documents, etc.), and mapping listings.

####

Friday, April 3, 2009 9:30 a.m.—Noon

**How Not to get the FREC Scared out of You**


Instructor: Diana Woods, Investigation Specialist II, Florida Department of Business and Professional Regulation, [Diana.woods@dbpr.state.fl.us](mailto:Diana.woods@dbpr.state.fl.us)

Cost: \$10 or Education Pass (\$20 nonmembers) 0 CE Credits

**Sponsor:**

Questions about opening a new office? Paper trails and file documentation? Escrow accounts and reconciliation? Routine office audits? Attend this seminar and learn all this and much more. Plenty of time for Q&A's!

####

 Monday, April 6, 2009 1:00 p.m.—2:30 p.m.

**Introduction to e-Pro Workshop**

Instructor: Jerry Mungle, CDEI, CSP, e-PRO

Cost: Free, 0 CE Credits

Discover Hidden Secrets

- Interact with the "Connected Customer"
- Plug into an electronic community.
- Create a Web-based marketing strategy.
- Utilize the latest high-tech advances such as:  
Digital cameras, virtual tours, MLS systems

To register, simply visit <http://ePROworkshop.InternetCrusade.com> or call toll free 1-866-ePRONAR (1-866-377-6627)



Wednesday, April 8, 2009 and Thursday, April 9, 2009  
8:00 a.m.—5:00 p.m.

**Green Designation**

Instructor: Frank Mears

Cost: \$275 (\$300 nonmembers) 11 CE Credits pending

**Sponsor: Sunshine Mortgage**

With NAR's Green Designation program you'll gain an in-depth education on green real estate principles and practices, be able to access new markets, increase your customer base, get help with referrals and prospecting, and receive ongoing marketing support. You will have the answers to some of the most pivotal questions in today's real estate market.

#####



Friday, April 10, 2009 8:00 a.m.—5:00 p.m.

**NAR Green Elective—Residential**

Instructor: Frank Mears

Cost: \$125 or \$375 for both classes

**Sponsor: Destin Land & Title**

With NAR's Green Designation program you'll gain an in-depth education on green real estate principles and practices, be able to access new markets, increase your customer base, get help with referrals and prospecting, and receive ongoing marketing support. You will have the answers to some of the most pivotal questions in today's real estate market.

#####



Thursday, April 16, 2009 9:00 a.m.—4:00 p.m.

**At Home With Diversity**

Instructor: Chuck Bonamer

Cost: \$79, no Education Pass (\$89 nonmembers) 6 CE Credits

**Sponsor: H&S Title and Escrow**

Learn how to be comfortable with people from other cultures. Make housing opportunities available to people who don't know they could own a home for less than rent. Walk away from this course with a business plan to generate inclusive brokerage practices. In addition to this course being a NAR certification, it also counts as an elective for CIPS, CRB, CRS, and WCR designations.



Monday, April 20, 2009 & Tuesday, April 21, 2009

8:30 a.m.—5:00 p.m.

**CRS 210—Referrals**

Instructor:

Cost: \$325 by April 6, \$350 after April 6

**Sponsor:**

To register, call 954-885-4990.

####

Wednesday, April 22, 2009

9:00 a.m.—11:00 a.m.

**Brand Yourself**

Instructor: Roland Guidry

Cost: \$10 or Education Pass (**\$15 nonmembers**) 0 CE Credits

**Sponsor:**

Learn all about internet domain names, web sites, email, improve your Florida REALTOR® Website, brand yourself by using your own permanent domain name and email address, cut through the internet jargon! Online demonstrations! And more!

####

Wednesday, April 22, 2009

1:00 p.m.—4:00 p.m.

**MLS Training—Searching**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

The MLS Searching class is designed to give all users, beginner or advanced, a full introduction to the searching abilities of the List-It MLS system. The class will cover Quick Search, ProSearch, Inventory and Prospects. This class will be helpful for anyone looking for information on some of the additional features available in the MLS.

####

Friday, April 24, 2009

9:00 a.m.—1:00 p.m.

**Contacts to Contracts**

Instructor: David Collins

Cost: \$35 or Education Pass (**\$45 nonmembers**) 4 CE Credits

**Sponsor: RLCA**

This encompassing class will start with an introduction of a contract and follow the process to possession of the property. Topics discussed will include parties to the offer, counter offers and back up contracts, EMD's, financing, title evidence, property inspections, and more!

# May

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
31					1	2
3	4 8am GRI II	5 8am GRI II	6 8am GRI II	7 8am GRI II	8	9
10	11	12 9am MLS Training— Maintenance	13	14	15	16
17	18	19	20 9am RE Professionals & Veterans	21 9am MLS Training— Searching  9am Lenders & VA Training	22 9am CMA's: Pricing to Sell	23
24	25	26	27	28 9am MLS Training— Stats & Tools  8am CRB	29 8am CRB	30

Notes

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May



Monday, May 4, 2009—Thursday, May 7, 2009 8:00 a.m.—5:00 p.m.

**GRI II: Essential Real Estate Techniques**

Instructor: Deborah Boza-Valledor, Diane Keller, Paula Sherman, Joe Ponds, Jr.

Cost: \$375 prior to April 13; after \$400

11 CE Credits or 30 Broker Post Licensing

**Sponsor: RLCA, Beach to Bayou Property Inspection, Destin Land & Title**

The GRI designation—Graduate, REALTOR® Institute—is the nation's #1 real estate designation. It is earned through state associations whose REALTOR® Institute courses of study meet the standards established by the National Association of REALTORS®. To register, call 1-800-669-4327.

#####

Tuesday, May 12, 2009

9:00 a.m.—Noon

**MLS Training—Maintenance**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

MLS Maintenance training is designed for anyone who will be entering or editing listings in the MLS for themselves or others in the office or company. It will also be helpful for those whose tasks include monitoring MLS listings or searching.

The class will include instruction on entering new listings, editing listings, adding media (photos, virtual tours, documents, etc.), and mapping listings.

#####

Wednesday, May 20, 2009

9:00 a.m.—Noon

**Real Estate Professional and Veterans**

Instructor: Sharon Glanton-Davis, Dept of Veterans Affairs

Cost: \$20 or Education Pass (\$30 nonmembers) 3 CE credits

**Sponsor: Countrywide Home Loans—Destin**

This course will dispel myths about VA loans. You will gain an improved understanding of the veterans VA entitlement, how to obtain the Certificate of Eligibility, and how the entitlement affects the loan amount. You will gain understanding relating to the income and credit requirements of a VA loan, which will improve in assisting the veteran with finding and purchasing a home that he/she would qualify for. The appraisal process, VA repair requirements, as well as the repair waiver process, will be better understood to assist both the buyer and the seller in a VA loan transaction.

Thursday, May 21, 2009 9:00 a.m.—Noon

**Lenders & VA Training**

Instructor: Sharon Glanton-Davis

Cost: Free

This class is training for lenders and is open to affiliate members.

#####

Thursday, May 21, 2009 9:00 a.m.—Noon

**MLS Training—Searching**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

The MLS Searching class is designed to give all users, beginner or advanced, a full introduction to the searching abilities of the List-It MLS system. The class will cover Quick Search, ProSearch, Inventory and Prospects. This class will be helpful for anyone looking for information on some of the additional features available in the MLS.

#####

Friday, May 22, 2009 9:00 a.m.—Noon

**Pricing to Sell: Problems & Solutions**

Instructor: Kerry Kelly

Cost: \$35 or Education Pass (\$45 nonmembers) 3 CE Credits

**Sponsor:**

Does your seller want more? In today's market, pricing property to sell is critical. The days of over pricing and allowing the market to catch up in a short time are history. Realtors should be the first line of professionals to price a property at market value. Learn how to complete a Comparative Market Analysis and reconcile a range of values. Be able to present, support, and defend the value to your sellers!

#####

Thursday, May 28, 2009 9:00 a.m.—Noon

**MLS Training—Stats and Tools**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

The class will include an introduction to the different statistical reports and to the features in the Tools menu of the MLS, such as Results Designer, Report Designer, and the Flyer Creator. The class will also explain the Setup menus, including a free agent website and Gateway IDX.

*Register online at "ECAR Class Schedule" or call 850-243-6145*

Thursday, May 28 and Friday, May 29, 2009

**CRB**

Instructor:

Cost: \$550

Sponsor:

# June

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4 9am MLS Training— Maintenance	5	6
7	8 9am Contacts to Contracts	9	10 9am ABR Designation	11 9am ABR Designation	12 9am ABR Innovative Marketing	13
14	15	16	17 9am Types of Loans 1pm VA Mortgage Loans 1pm MLS Training— Searching	18	19	20
21	22 8:30am CIPS Local Markets	23 8:30am CIPS Local Markets	24 8:30am CIPS Europe	25	26	27
28	29	30				

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## June

Thursday, June 4, 2009 9:00 a.m.—Noon

### **MLS Training—Maintenance**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

MLS Maintenance training is designed for anyone who will be entering or editing listings in the MLS for themselves or others in the office or company. It will also be helpful for those whose tasks include monitoring MLS listings or searching.

The class will include instruction on entering new listings, editing listings, adding media (photos, virtual tours, documents, etc.), and mapping listings.

####

Monday, June 8, 2009 9:00 a.m.—1:00 p.m.

### **Contacts to Contracts**

Instructor: David Collins

Cost: \$35 or Education Pass, (\$45 nonmembers) 4 CE Credits

**Sponsor: AAA Auto Club South Insurance**

This encompassing class will start with an introduction of a contract and follow the process to possession of the property. Topics discussed will include parties to the offer, counter offers and back up contracts, EMD's, financing, title evidence, property inspections, and more!

####



Wednesday, June 10, 2009 and Thursday, June 11, 2009

9:00 a.m.—5:00 p.m.

### **ABR Designation Course**

Instructor: Rhonda Hamilton

Cost: \$375 or \$275 with Innovative Marketing class of Friday, June 12; \$300 for nonmembers

11 CE Credits

**Sponsor: Countrywide—Destin, Destin Land & Title**

Superior client services for buyers isn't rocket science, but there's a lot to know. And since less than four percent of all REALTORS® hold the Accredited Buyer's Representative designation, you'll soon have your career in orbit.

*Check out the recorded classes at [www.emeraldcoastrealtors.com/](http://www.emeraldcoastrealtors.com/)*



Friday, June 12, 2009

9:00 a.m.—5:00 p.m.

**ABR Innovative Marketing**

Instructor: Rhonda Hamilton

Cost: \$120 or \$375 with the ABR Designation class Wednesday, June 10 and Thursday, June 11; \$300 for nonmembers

[Sponsor: RLCA](#)

Superior client services for buyers isn't rocket science, but there's a lot to know. And since less than four percent of all REALTORS® hold the Accredited Buyer's Representative designation, you'll soon have your career in orbit.

#####

Wednesday, June 17, 2009

8:00 a.m.—Noon

**Types of Loans and How They Perform for the Buyer**

Instructor: Paul Marek

Cost: \$35 or Education Pass ([\\$45 nonmembers](#)) 4 CE Credits

[Sponsor:](#)

Gain an overview of different loan options. Understand how fixed rate loans, adjustable loans, balloon loans, and 2-1 “buy-down” loans perform. Understand how the different types of loans perform over their term. Calculation exercises are included using basic formulas required for FHA and Conventional adjustable loans. ***Bring your calculator!***

#####

Wednesday, June 17, 2009

1:00 p.m.—4:00 p.m.

**VA Mortgage Loans – 100% Financing**

Instructor: Paul Marek

Cost: \$35 or Education Pass ([\\$45 nonmembers](#)) 3 CE Credits

[Sponsor:](#)

Acquire a sound, basic working knowledge of VA mortgage lending policies and practices. Acquaint yourself with the intricacies of the Veterans Administration mortgage lending policy and practice, VA eligibility, qualifications needed for buyers, and financing including the “new” 3-1/5-1 Hybrid ARMs.

Register online at "ECAR Class Schedule" or call 850-243-6145

Wednesday, June 17, 2009

1:00 p.m.—4:00 p.m.

**MLS Training—Searching**

Instructor: Susan Beck

Cost: Free—Member Service

0 CE Credits

The MLS Searching class is designed to give all users, beginner or advanced, a full introduction to the searching abilities of the List-It MLS system. The class will cover Quick Search, ProSearch, Inventory and Prospects. This class will be helpful for anyone looking for information on some of the additional features available in the MLS.

####

Thursday, June 18, 2009 through Thursday, August 27, 2009

8:30 a.m.—11:30 a.m.

**Leadership Development Program**

Instructor:

Cost:

More info to come...

####



Monday, June 22, 2009 and Tuesday, June 23, 2009 8:30 a.m.—5:00 p.m.

**CIPS Local Markets**

Instructor: Tony Macaluso

Cost: \$275 or \$400 for both CIPS Local and CIPS Europe

11 CE Credits

**Sponsor: [Destin Land & Title](#)**

Earn more by expanding your market: A recent NAR study revealed that REALTORS® who earn the CIPS designation increase their business by at least 20%.

Tap into the lucrative, immigrant niche market in your area: Immigrants have contributed to the explosion of household growth in the United States in recent years.

Take advantage of the growth of foreign investment in U.S. real estate: Foreign investment in the United States has increased exponentially over the last few years, as investors capitalize on the stable U.S. real estate market.



Wednesday, June 24, 2009

8:30 a.m.—5:00 p.m.

**CIPS Europe**

Instructor: Tony Macaluso

Cost: \$150 or \$400 for both CIPS Local and CIPS Europe      7 CE Credits

[Sponsor: Northstar Mortgage](#)

Earn more by expanding your market: A recent NAR study revealed that REALTORS® who earn the CIPS designation increase their business by at least 20%.

Tap into the lucrative, immigrant niche market in your area: Immigrants have contributed to the explosion of household growth in the United States in recent years.

Take advantage of the growth of foreign investment in U.S. real estate: Foreign investment in the United States has increased exponentially over the last few years, as investors capitalize on the stable U.S. real estate market.

<h1>July</h1>						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5	6	7 9am MLS Training— Maintenance	8	9 8:30am Intro to CCIM	10 8:30am Intro to CCIM	11
12	13	14	15 8:30am Technology  1pm Technology	16	17	18
19	20	21 9am MLS Training— Searching	22 9am Affordable Housing Solutions	23	24 9am Leading the Field In Real Estate	25
26	27	28 1pm MLS Training— Stats & Tools	29 9am Investment Real Estate	30	31 9am Everything About Condos	

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## July

Tuesday, July 7, 2009 9:00 a.m.—Noon

### **MLS Training—Maintenance**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

MLS Maintenance training is designed for anyone who will be entering or editing listings in the MLS for themselves or others in the office or company. It will also be helpful for those whose tasks include monitoring MLS listings or searching.

The class will include instruction on entering new listings, editing listings, adding media (photos, virtual tours, documents, etc.), and mapping listings.

####



Thursday, July 9 and Friday, July 10, 2009 8:30 a.m.—5:30 p.m.

### **Introduction to Commercial Investment Real Estate Analysis**

Instructors: Polon, Nesrallah

CE Credits: 11 Specialty, 15 CPA, 1 elective credit for CCIM designation

Cost: \$395

[Sponsor: Destin Land & Title](#)

Enhance your knowledge! This introductory course provides an overview of every aspect of commercial real estate - from property inspection through follow-through after the property is sold. You will be introduced to the many ways to profit in the multi-faceted, dynamic field of commercial investment real estate. Learn with and from your peers and expand your contacts among commercial property practitioners. Every phase of commercial real estate analysis is represented through a real-world application to a real property.

####

Wednesday, July 15, 2009 8:30 a.m.—11:30 a.m.

### **Technology**

Instructor: Chuck Bonamer

Cost: 3 CE Credits

[Sponsor:](#)

More info to come...

Register online at "ECAR Class Schedule" or call 850-243-6145

Wednesday, July 15, 2009

1:00 p.m.—4:00 p.m.

**Technology**

Instructor: Chuck Bonamer

Cost: 3 CE Credits

[Sponsor:](#)

More info to come...

####

Tuesday, July 21, 2009

9:00 a.m.—Noon

**MLS Training—Searching**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

The MLS Searching class is designed to give all users, beginner or advanced, a full introduction to the searching abilities of the List-It MLS system. The class will cover Quick Search, ProSearch, Inventory and Prospects. This class will be helpful for anyone looking for information on some of the additional features available in the MLS.

####

Wednesday, July 22, 2009

9:00 a.m.—Noon

**Affordable Housing Solutions: What Every REALTOR® Should Know**

Instructor: Florida Housing Finance Corporation

Cost: \$35 or Education Pass ([\\$45 nonmembers](#)) 3 CE Credits

[Sponsor: Sunshine Mortgage](#)

The FHFC administers loan programs for first time homebuyers and low to moderate income homebuyers. If you have customers who fit that description, you should come hear about these programs. Most are funded by the William Sadowski Affordable Housing Trust Fund. There are all sorts of programs with down payment assistance, low interest loans, and loans you don't repay until you sell the house.

These may be the ideal programs that help you get that customer who doesn't quite qualify for a conventional loan into a house! These people have the information and know the answers.

*Check out the recorded classes at [www.emeraldcoastrealtors.com/](http://www.emeraldcoastrealtors.com/)*

Friday, July 24, 2009 9:00 a.m.—1:00 p.m.

**Leading the Field in Real Estate**

Instructor: David Collins

Cost: \$35 or Education Pass (\$45 nonmembers) 4 CE Credits

Sponsor: RLCA

This is your toolbox for success in Real Estate! Develop new skills in marketing yourself and your clients; Energize your career; Learn to earn what you are really worth; Set realistic goals and develop a viable business plan; Learn how to hire and manage a personal assistant; Tips on working with Sellers; Tips on finding Qualified Buyers; and Develop a win-win for a successful closing. *Slow times are the best times to prepare for the good times to come!*

#####

Tuesday, July 28, 2009 1:00 p.m.—4:00 p.m.

**MLS Training—Stats and Tools**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

The class will include an introduction to the different statistical reports and to the features in the Tools menu of the MLS, such as Results Designer, Report Designer, and the Flyer Creator. The class will also explain the Setup menus, including a free agent website and Gateway IDX.

#####

Wednesday, July 29, 2009 9:00 a.m.—1:00 p.m.

**Investment Real Estate**

Instructor: David Collins

Cost: \$35 or Education Pass (\$45 nonmembers) 4 CE Credits

Sponsor: Beach to Bayou Property Inspections

This class will discuss the purpose, advantages and disadvantages, types, and cycles of real estate investing. Income capitalization, the gross rent multiplier, financing options, and tax issues will also be covered in this informative class!

*Register online at "ECAR Class Schedule" or call 850-243-6145*

Friday, July 31, 2009

9:00am-Noon

**Everything You Ever Wanted to Know About Florida Condominiums  
but Were Afraid to Ask!**

Instructor: Roland Guidry

Cost: \$15 or Education Pass ([\\$20 nonmembers](#)) 3 CE Credits

**Sponsor:**

This class covers everything dealing with condos: Ownership, Condo Docs, Assessment Fees, Insurance, Preconstruction, Buying and Selling, 1031 Exchanges, and much more!

# August

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3 8:30am Transnational Referral Cert. (TRC) 1pm International Risk Reduction	4 8:30am CIPS Americas	5 9am Digital Photography  1pm MLS Training— Maintenance	6	7 9am Core Law	8
9	10	11	12 8am Effective Marketing  1pm Sales Essentials	13	14	15
16	17	18	19	20	21	22
23	24	25	26 9am FAR Contracts  1pm FAR Addendums	27 1pm MLS Training— Searching	28	29
30	31 8am GRI III RE Specialties					

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## August

Transnational  
Referral  
Certification (TRC)



Monday, August 3, 2009 8:30 a.m.—11:30 a.m.

### **Transnational Referral Certification**

Instructor: Tony Macaluso

Cost: \$20 or join TRC for additional \$79 0 CE Credits

(\$30 for nonmembers, additional \$79 to join TRC)

Sponsor: H & S Title

Why participate in International Referrals?? Distinguish yourself among 2 million brokers and agents worldwide. Learn how to integrate international referrals into your business plan. Increase your income. Receive hands-on training in using the ICREA referral system and related services at WorldProperties.com. Market yourself worldwide as "TRC" (Transnational Referral Certified). Be part of a searchable database of certified professionals. Learn on your own time; 24 hours/7 days a week (online version).

***Increase your earnings by making and receiving referrals for foreign buyers and sellers!***

Attend this course for \$20. If you decide to join the TRC network, pay an additional \$79! This is a one-time fee, no annual recertification necessary!

#####

Monday, August 3, 2009

1:00 p.m.—4:00 p.m.

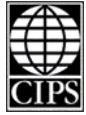
### **Risk Reduction: International Business Factors Affecting Your Local Markets**

Instructor: Tony Macaluso

Cost: \$35 or Education Pass (\$45 nonmembers) 3 CE Credits

Sponsor: Destin Land Title

Designed for real estate professionals who have international clients and customers who buy or sell real estate in the U.S., this program trains agents and brokers on legal issues such as the Patriot Act, interstate commerce laws, reporting and withholding requirements, and more. Avoid risk and take advantage of expanding international business opportunities and understand how U.S regulations impact real estate transactions locally!



Tuesday, August 4, 2009

8:30 a.m.—5:00 p.m.

**CIPS Americas**

Instructor: Tony Macaluso

Cost: \$150 (**\$175 nonmembers**)

**Sponsor:**

Earn more by expanding your market: A recent NAR study revealed that REALTORS® who earn the CIPS designation increase their business by at least 20%.

Tap into the lucrative, immigrant niche market in your area: Immigrants have contributed to the explosion of household growth in the United States in recent years.

Take advantage of the growth of foreign investment in U.S. real estate: Foreign investment in the United States has increased exponentially over the last few years, as investors capitalize on the stable U.S. real estate market.

####

Wednesday, August 5, 2009

9:00 a.m.—Noon

**Digital Photography and Desktop Publishing**

Instructor: Roland Guidry

Cost: \$15 or Education Pass (**\$20 nonmembers**) 3 CE Credits

**Sponsor:**

In this informative class, learn the advantages of digital photography for real estate; the importance of using the appropriate resolution and file size based on the intended use of the photos; how to use internet web folders as a means of providing digital photos to real estate clients rather than attaching them to emails; how to design and produce flyers, business cards, and 2-sided postcards using Microsoft Publisher.

####

Wednesday, August 5, 2009

1:00 p.m.—4:00 p.m.

**MLS Training—Maintenance**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

MLS Maintenance training is designed for anyone who will be entering or editing listings in the MLS for themselves or others in the office or company. It will also be helpful for those whose tasks include monitoring MLS listings or searching.

The class will include instruction on entering new listings, editing listings, adding media (photos, virtual tours, documents, etc.), and mapping listings.

*Check out the recorded classes at [www.emeraldcoastrealtors.com/](http://www.emeraldcoastrealtors.com/)!*

Friday, August 7, 2009

1:00 p.m.—4:00 p.m.

**Core Law**

Instructor: Bryan Kiefer

Cost: \$35 or Education Pass (\$45 nonmembers) 3 CE Credits

Sponsor: Countrywide Home Loans—Destin

What changed?

- Key DBPR and other state and federal web sites can provide resources. Where are they?
- What disclosures have to be given buyers and sellers? And when?
- First contact disclosure is not required under many circumstances. What are they?
- Does a murder constitute a material defect?
- Do I have to do business with a sexual predator or offender?
- How do I renew my license online?

This course is required every renewal period and can be taken once every calendar year in the renewal period.

#####

Wednesday, August 12, 2009

8:00 a.m.—Noon

**Effective Marketing**

Instructor: Ric Giumenta

Cost: \$35 or Education Pass (\$45 nonmembers) 4 CE Credits

Sponsor:

The 2 elements needed to make a sale are Marketing and Price. Learn how to identify Target Market sources and Shotgun Market sources; create a working budget and marketing plan; how to identify the most useful marketing techniques through tracking; and much more!

#####

Wednesday, August 12, 2009

1:00 p.m.—5:00 p.m.

**Sales Essentials**

Instructor: Ric Giumenta

Cost: \$35 or Education Pass (\$45 nonmembers) 4 CE Credits-Pending

Sponsor:

At the end of this course, the real estate student will be able to:

List the Ten Mindsets for Success. Differentiate between a Feature and a Benefit. Recite the four steps in overcoming objections. List five buying signals. Differentiate between listening to understand vs listening to reply. Recognize the opportunity to raise a trial closing question. Demonstrate three signs of body language and explain their possible interpretations. Identify and respond to different body language signs. Avoid sending negative messages through their own use of body language. List ten steps to get a listing. Explain the importance of getting the right price, terms and time on the market. List ten steps to a sale.

Wednesday, August 26, 2009

9:00 a.m.—Noon

**FAR-9 Contracts the Right Way**

Instructor: Kerry Kelly

Cost: \$35 or Education Pass (\$45 nonmembers) 3 CE Credits

**Sponsor:** Beach to Bayou Property Inspections

GET PAID! REDUCE LITIGATION! GET MORE REFERRALS FROM HAPPY CUSTOMERS! A sales agreement is the most important document you prepare as a real estate licensee. An understanding of the contract, not just filling in the blanks, makes you a better professional. It's worth your time invested!

#####

Wednesday, August 26, 2009

1:00 p.m.—3:30 p.m.

**FAR Addendums**

Instructor: Kerry Kelly

Cost: \$20 or Education Pass 0 CE Credits

**Sponsor:**

*Use FAR Contract Addendums or write your own addendum?* Reduce your liability by knowing when to use a FAR Addendum and understand the “care, skill and diligence” required when writing a contract addendum. Your closing and after closing relationship with your customer is enhanced by good contract preparation to include appropriate addendums. Learn how by attending this session!

#####

Thursday, August 27, 2009

1:00 p.m.—4:00 p.m.

**MLS Training—Searching**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

The MLS Searching class is designed to give all users, beginner or advanced, a full introduction to the searching abilities of the List-It MLS system. The class will cover Quick Search, ProSearch, Inventory and Prospects. This class will be helpful for anyone looking for information on some of the additional features available in the MLS.

Register online at “ECAR Class Schedule” or call 850-243-6145



Monday, August 31, 2009 through Friday, September 4, 2009

8:00 a.m.—4:00 p.m.

**GRI III: Real Estate Specialties**

Instructor: Deborah Boza-Valledor, John Mangham, Richard Newstreet, Lou Ludwig

Cost: \$375 prior to August 10, \$400 after August 10

[Sponsor: RLCA, Destin Land & Title](#)

The GRI designation—Graduate, REALTOR<sup>®</sup> Institute—is the nation’s #1 real estate designation. It is earned through state associations whose REALTOR<sup>®</sup> Institute courses of study meet the standards established by the National Association of REALTORS<sup>®</sup>. To register, call 1-800-669-4327.

# September

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1 8am GRI III RE Specialties	2 8am GRI III RE Specialties	3 8am GRI III RE Specialties	4 8am GRI III RE Specialties	5
6	7	8	9	10 1pm MLS Training— Maintenance	11 9am Core Law	12
13	14 9:30am How Not to Get the FREC Scared Out of You	15 9am MLS Training— Searching	16 8:30am Safety Awareness  1pm Safety Awareness	17	18	19
20	21 9am Brand Yourself	22 9am MLS Training— Stats & Tools	23 8:30am CIPS Financial Analysis	24 8:30am CIPS Financial Analysis	25 8:30am CIPS Asia/Pacific	26
27	28	29	30			

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Thursday, September 10, 2009

1:00 p.m.—4:00 p.m.

**MLS Training—Maintenance**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

MLS Maintenance training is designed for anyone who will be entering or editing listings in the MLS for themselves or others in the office or company. It will also be helpful for those whose tasks include monitoring MLS listings or searching.

The class will include instruction on entering new listings, editing listings, adding media (photos, virtual tours, documents, etc.), and mapping listings.

#####

Friday, September 11, 2009

9:00 a.m.—Noon

**Core Law**

Instructor: Bryan Kiefer

Cost: \$35 or Education Pass (\$45 nonmembers) 3 CE Credits

Sponsor: [Countrywide Home Loans—Destin](#)

What changed?

- Key DBPR and other state and federal web sites can provide resources. Where are they?
- What disclosures have to be given buyers and sellers? And when?
- First contact disclosure is not required under many circumstances. What are they?
- Does a murder constitute a material defect?
- Do I have to do business with a sexual predator or offender?
- How do I renew my license online?

This course is required every renewal period and can be taken once every calendar year in the renewal period.

#####

Monday, September 14, 2009

9:30 a.m.—Noon

**How Not to get the FREC Scared out of You**

Instructor: Diana Woods, Investigation Specialist II, Florida Department of Business and Professional Regulation, [Diana.woods@dbpr.state.fl.us](mailto:Diana.woods@dbpr.state.fl.us)

Cost: \$10 or Education Pass (\$20 nonmembers) 0 CE Credits

Sponsor:

Questions about opening a new office? Paper trails and file documentation? Escrow accounts and reconciliation? Routine office audits? Attend this seminar and learn all this and much more. Plenty of time for Q&A's!

Tuesday, September 15, 2009

9:00 a.m.—Noon

**MLS Training—Searching**

Instructor: Susan Beck

Cost: Free—Member Service                      0 CE Credits

The MLS Searching class is designed to give all users, beginner or advanced, a full introduction to the searching abilities of the List-It MLS system. The class will cover Quick Search, ProSearch, Inventory and Prospects. This class will be helpful for anyone looking for information on some of the additional features available in the MLS.

#####

Wednesday, September 16, 2009

8:30 a.m.—11:30 a.m.

**Realtor Safety Awareness**

Instructor: Andrew Wooten

Cost: \$35 or Education Pass ([\\$45 nonmembers](#))    3 CE Credits

[Sponsor: AAA Auto Club South Insurance](#)

Due to frequent contact with unfamiliar people in private locations, real estate agents face more on-the-job risks than many other business professionals. This seminar is designed to help create safety thinking among Realtors® and to provide them with practical skills in the areas of safety awareness, crime prevention, and self-defense. Topics covered are: **Safety at the Office; Property Showings, and Open Houses; Personal Safety at Home; Safety on the Road; Crime Awareness and Prevention; Identity Theft Awareness and more!**

#####

Wednesday, September 16, 2009

1:00 p.m.—4:00 p.m.

**Safety—TBD**

Instructor: Andrew Wooten

Cost: \$35 or Education Pass ([\\$45 nonmembers](#))

[Sponsor:](#)

More info to come...

#####

Monday, September 21, 2009

9:00 a.m.—11:00 a.m.

**Brand Yourself**

Instructor: Roland Guidry

Cost: \$10 or Education Pass ([\\$15 nonmembers](#))    0 CE Credits

[Sponsor:](#)

Learn all about internet domain names, web sites, email, improve your Florida REALTOR® Website, brand yourself by using your own permanent domain name and email address, cut through the internet jargon! Online demonstrations! And more!

Tuesday, September 22, 2009

9:00 a.m.—Noon

**MLS Training—Stats and Tools**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

The class will include an introduction to the different statistical reports and to the features in the Tools menu of the MLS, such as Results Designer, Report Designer, and the Flyer Creator. The class will also explain the Setup menus, including a free agent website and Gateway IDX.

#####



Wednesday, September 23, 2009 and Thursday, September 24, 2009

8:30a.m.—5:00 p.m.

**CIPS Financial Analysis**

Instructor: Chris Soester

Cost: \$275, \$400 with Asia elective (**\$300 nonmembers**)

**Sponsor: Destin Land & Title, Beach Community Mortgage**

Earn more by expanding your market: A recent NAR study revealed that REALTORS® who earn the CIPS designation increase their business by at least 20%.

Tap into the lucrative, immigrant niche market in your area: Immigrants have contributed to the explosion of household growth in the United States in recent years.

Take advantage of the growth of foreign investment in U.S. real estate: Foreign investment in the United States has increased exponentially over the last few years, as investors capitalize on the stable U.S. real estate market.

#####



Friday, September 25, 2009

8:30 a.m.—5:00 p.m.

**CIPS Asia & Pacific**

Instructor: Chris Soester

Cost: \$150 (**\$175 nonmembers**)

**Sponsor:**

Earn more by expanding your market: A recent NAR study revealed that REALTORS® who earn the CIPS designation increase their business by at least 20%.

Tap into the lucrative, immigrant niche market in your area: Immigrants have contributed to the explosion of household growth in the United States in recent years.

Take advantage of the growth of foreign investment in U.S. real estate: Foreign investment in the United States has increased exponentially over the last few years, as investors capitalize on the stable U.S. real estate market.

# October

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 8:30am CRS 201 Listing Strategies	2 8:30am CRS 201 Listing Strategies	3
4	5	6	7 8am Nuts & Bolts	8 8am Nuts & Bolts	9	10
11	12	13 9am MLS Training— Maintenance	14 9am Appraisal USPAP	15 8:30am Appraisal Course  1pm Appraisal Course	16	17
18	19	20	21 1pm MLS Training— Searching	22 8:30am SRES	23 8:30am SRES	24
25	26	27	28	29	30	31

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## October



Thursday, October 1, 2009 and Friday, October 2, 2009

8:30 a.m.—5:00 p.m.

### **CRS 201 Listing Strategies**

Instructor: Rich Sands

Cost: \$325 (\$350 nonmembers)

**Sponsor: Countrywide—Destin, Destin Land & Title**

The Listing Course will take you through an actual listing presentation to help you understand the key steps in this process and create a system for success. With this course, you will learn how to:

Conduct an effective listing presentation

Guide and counsel sellers

Price a home to sell

Master closing techniques

Develop marketing plans and servicing systems

Better understand sellers' needs and motivations

The Listing course (CRS 201) earns two units of credit toward the Certified Residential Specialist Designation, the premier Designation for residential real estate agents.

#####

Wednesday and Thursday, Oct 7 and 8, 2009      8:00 a.m.—3:30 p.m.

### **Steps to Success: Nuts and Bolts of Real Estate**

Cost: \$25 or Education Pass      0 CE Credits

**Sponsor:**

A dynamic NEW 2 day program with a wide array of topics! Position yourself to earn more money! Some of the topics covered in this relevant class are Marketing of Champions, Area Top Producers Panel (Find out how the multi-million dollar agents do it), Worldwide Exposure (Professional/Referral Networking), Environmental Issues (Know the dirt), and Tips to Stay Out of Jail. **Breakfast and lunch will be provided both days.**

#####

Tuesday, October 13, 2009

9:00 a.m.—Noon

### **MLS Training—Maintenance**

Instructor: Susan Beck

Cost: Free—Member Service      0 CE Credits

MLS Maintenance training is designed for anyone who will be entering or editing listings in the MLS for themselves or others in the office or company. It will also be helpful for those whose tasks include monitoring MLS listings or searching.

The class will include instruction on entering new listings, editing listings, adding media (photos, virtual tours, documents, etc.), and mapping listings.

*Emerald Coast Association of REALTORS®*

Wednesday, October 14, 2009 9:00 a.m.—4:00 p.m.

**Appraisal USPAP**

Instructor

Cost: 7 CE Appraisal Credits

Sponsor:

####

Thursday, October 15, 2009

8:30 a.m.—11:30 a.m.

**Appraisal Course**

Instructor:

Cost:

Sponsor:

####

Thursday, October 15, 2009

1:00 p.m.—4:00 p.m.

**Appraisal Course**

Instructor:

Cost:

Sponsor:

Register online at "ECAR Class Schedule" or call 850-243-6145

Wednesday, October 21, 2009 1:00 p.m.—4:00 p.m

**MLS Training—Searching**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

The MLS Searching class is designed to give all users, beginner or advanced, a full introduction to the searching abilities of the List-It MLS system. The class will cover Quick Search, ProSearch, Inventory and Prospects. This class will be helpful for anyone looking for information on some of the additional features available in the MLS.

#####



Thursday, October 22, 2009 and Friday, October 23, 2009

8:30 a.m.—4:30 p.m.

**Seniors Real Estate Specialist**

Instructor: Anne Powell

Cost: \$349 (**\$375 nonmembers**) 11 CE Credits

**Sponsor: RLCA**

The largest and wealthiest buyer's group in the country is made up of Baby Boomers. Understand what motivates this mature demographic and make your business boom with an SRES® designation.

# November

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4 9am Intro to e-Pro	5 9am MLS Training— Maintenance	6	7
8	9	10 9am MLS Training— Searching	11	12	13	14
15	16 8:30am CCIM CI 101	17 8:30am CCIM CI 101	18 8:30am CCIM CI 101	19 8:30am CCIM CI 101	20 8:30am CCIM CI 101	21
22	23	24	25	26	27	28
29	30					

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Wednesday, November 4, 2009

9:00 a.m.—10:30 a.m.

**Introduction to e-Pro Workshop**

Instructor: Jerry Mungle, CDEI, CSP, e-PRO

Cost: Free, 0 CE Credits

Discover Hidden Secrets

- Interact with the "Connected Customer"
- Plug into an electronic community.
- Create a Web-based marketing strategy.
- Utilize the latest high-tech advances such as:  
Digital cameras, virtual tours, MLS systems

To register, simply visit <http://ePROworkshop.InternetCrusade.com> or call toll free 1-866-ePRONAR (1-866-377-6627)

####

Thursday, November 5, 2009

9:00 a.m.—Noon

**MLS Training—Maintenance**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

MLS Maintenance training is designed for anyone who will be entering or editing listings in the MLS for themselves or others in the office or company. It will also be helpful for those whose tasks include monitoring MLS listings or searching.

The class will include instruction on entering new listings, editing listings, adding media (photos, virtual tours, documents, etc.), and mapping listings.

####

Tuesday, November 10, 2009

9:00 a.m.—Noon

**MLS Training—Searching**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

The MLS Searching class is designed to give all users, beginner or advanced, a full introduction to the searching abilities of the List-It MLS system. The class will cover Quick Search, ProSearch, Inventory and Prospects. This class will be helpful for anyone looking for information on some of the additional features available in the MLS.



Monday, November 16, 2009 – Friday, November 20, 2009

8:30am-5:30pm

**CI 101 Financial Analysis for Commercial Investment Real Estate**

Instructor: Webb, Rensburg

CE Credits: 11 Specialty, 30 Post Licensing, 20 CE Appraisal,

Cost: Candidate-\$1,140 Realtor-\$1,325 Non-Candidate-\$1,395

**Sponsor: [Destin Land & Title](#)**

This flagship CCIM course offers an array of financial analysis concepts and calculations to help you make sound commercial real estate investment decisions. You will learn the fundamentals of profitable investing and apply these concepts to commercial properties. Advanced analyses covered include real estate cash flow model and time value of money, as well as how to accurately measure investment value and performance of a given property. ***Hewlett-Packard HP10bII financial calculator and laptop required.***

# December

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
6	7	8 9am MLS Training— Maintenance	9	10	11	12
13	14	15 9am MLS Training— Searching	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

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## December

Tuesday, December 8, 2009

9:00 a.m.—Noon

### **MLS Training—Maintenance**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

MLS Maintenance training is designed for anyone who will be entering or editing listings in the MLS for themselves or others in the office or company. It will also be helpful for those whose tasks include monitoring MLS listings or searching.

The class will include instruction on entering new listings, editing listings, adding media (photos, virtual tours, documents, etc.), and mapping listings.

####

Tuesday, December 15, 2009

9:00 a.m.—Noon

### **MLS Training—Searching**

Instructor: Susan Beck

Cost: Free—Member Service 0 CE Credits

The MLS Searching class is designed to give all users, beginner or advanced, a full introduction to the searching abilities of the List-It MLS system. The class will cover Quick Search, ProSearch, Inventory and Prospects. This class will be helpful for anyone looking for information on some of the additional features available in the MLS.

*Check out the recorded classes at [www.emeraldcoastrealtors.com/](http://www.emeraldcoastrealtors.com/)!*

## Affiliate Directory

### Attorneys

Anchors, Smith, & Grimsley  
909 Mar Walt Drive #1014  
Fort Walton Beach, FL 32547  
Phone: 850-863-1974  
Fax: 850-863-1591

Burke, Blue, Hutchison, & Walters  
221 McKenzie Avenue  
Panama City, FL 32401  
www.burkeblue.com  
Phone: 850-769-1414  
Fax: 850-784-0857

Fleet, Spencer, & Kilpatrick PA  
1283 Eglin Pkwy #A  
Shalimar, FL 32579  
Phone: 850-651-4006  
Fax: 850-651-5006

Law Office of Daniel C. Perri  
4 Eleventh Ave., #1  
Shalimar, FL 32579  
Phone: 850-651-3011  
Fax: 850-651-3306

### Cooling & Heating

1 Cool Breeze, Inc.  
281 Wava Avenue  
Niceville, FL 32578  
Phone: 850-206-6668  
Fax: 877-906-6668

### Home Inspection

American Property Inspectors  
327 A Racetrack Rd NW  
Fort Walton Beach, FL 32547  
Phone: 850-864-2744  
Fax: 850-863-2980

Amerispec Home Inspection Services  
409 Pristine Water Lane  
Mary Esther, FL 32569  
Phone: 850-581-4500  
Fax: 850-581-0121

Beach to Bayou Property Inspection  
174 Watercolor Way  
Santa Rosa Beach, FL 32459  
www.beachtobayou.com  
Phone: 850-231-3313  
Fax: 850-830-8787

National Property Inspections  
PO Box 247  
Mary Esther, FL 32569  
www.npiweb.com/ordenker  
Phone: 850-581-7722  
Fax: 850-515-0506

Pillar To Post  
1702 Maryland Ave.  
Lynn Haven, FL 32444  
Phone: 850-271-0501  
Fax: 850-265-5828

Retrospect Inc.  
122 Tupelo  
Fort Walton Beach, FL 32548  
Phone: 850-259-5767  
Fax: 850-244-0083

Wagner Home Inspections  
313 Williams St. #7  
Tallahassee, FL 32303  
www.wagnerinspections.com  
Phone: 850-650-7710  
Fax: 850-222-9774

### Home Warranty

Hms of AL & NW FL  
781 Spring Lake Drive  
Destin, FL 32541  
Phone: 850-837-9287  
Fax: 850-837-2544

### Insurance

AAA Auto Club South Insurance  
413 Page Bacon Rd.  
Mary Esther, FL 32569  
Phone: 850-244-3126  
Fax: 850-244-2410

Affordable Home Insurance  
3999 Commons Drive W #F  
Destin, FL 32541  
Phone: 850-654-1567  
Fax: 850-654-4124

Coastal Insurance Agency  
114 Palmetto St. #8  
Destin, FL 32541  
Phone: 850-654-4512  
Fax: 850-654-4117

Larry Patrick Insurance Agency  
184 Eglin Pkwy. NE #1  
Fort Walton Beach, FL 32548  
Phone: 850-244-7181  
Fax: 850-244-2511

Ryland/Morrow Allstate Insurance  
3997 Commons Dr. W #H  
Destin, FL 32541  
Phone: 850-650-0600  
Fax: 850-650-5755

State Farm Insurance  
144 Mary Esther Blvd.  
Mary Esther, FL 32569  
Phone: 850-244-2004  
Fax: 850-244-0242

### Mortgage Co., Banks & Lenders

Access Bank and Mortgage  
13331 US Hwy 98 W  
Miramar Beach, FL 32550  
Phone: 800-465-1994  
Fax: 850-534-0112

*Emerald Coast Association of REALTORS®*

Baker and Lindsey, Inc.  
26B Racetrack Rd NW  
Fort Walton Beach, FL 32547  
Phone: 850-864-1011  
Fax: 850-864-2133

Bank of America Mortgages  
189 Eglin Pkwy NE  
Fort Walton Beach, FL 32548  
www.bankofamerica.com  
Phone: 850-796-1032  
Fax: 850-796-1038

BankTrust  
7700 US Hwy 98 W  
Santa Rosa Beach, FL 32459  
Phone: 850-267-0329  
Fax: 850-267-0382

Beach Community Mortgage  
11 Racetrack Road NE #A  
Fort Walton Beach, FL 32547  
Phone: 850-315-4100  
Fax: 850-315-4102

Compass Bank  
198 Eglin Pkwy NE  
Fort Walton Beach, FL 32548  
Phone: 850-243-3678

Countrywide Home Loans—FWB  
255 Miracle Strip Pkwy SE #B9  
Fort Walton Beach, FL 32548  
<http://home.countrywide.com/pamelabousquet>  
Phone: 850-301-0830  
Fax: 850-244-5370

Countrywide Home Loans Destin  
4635 Gulfstarr Dr. #100  
Destin, FL 32541  
Phone: 850-654-8892  
Fax: 850-837-5237

Destinfirst Bank  
985 Hwy 98 E  
Destin, FL 32541  
www.DestinFirstBank.com  
Phone: 850-269-1201  
Fax: 850-654-5098

Florida Financial Services  
43 Harbor Blvd.  
Destin, FL 32541  
Phone: 850-837-3883  
Fax: 850-837-9858

Gulf South Private Bank  
94 Eglin Pkwy.  
Fort Walton Beach, FL 32547  
Phone: 850-796-4764  
Fax: 850-796-4760

Harborview Mortgage  
127 Harbor Blvd., #1A  
Destin, FL 32541  
www.harborviewmtg.com  
Phone: 850-337-1310  
Fax: 850-337-1315

Mortgage One of the South Inc.  
15 N Eglin Pkwy  
Fort Walton Beach, FL 32548  
Phone: 850-796-2113  
Fax: 850-796-2101

Northstar Mortgage Group LLC  
543 Harbor Blvd #102  
Destin, FL 32541  
Phone: 850-424-6866  
Fax: 850-424-6873

Peoples First Community Bank  
14075 Emerald Coast Pkwy  
Destin, FL 32541  
Phone: 850-269-6726  
Fax: 850-654-8037

Regions Bank—Destin  
35008 Emerald Coast Pkwy #201  
Destin, FL 32541  
Phone: 850-654-3383  
Fax: 850654-4268

RLCA  
10221 Hwy 98 #18  
Miramar Beach, FL 32550  
Phone: 850-654-1900  
Fax: 850-424-5076

Sunshine Mortgage Corp.  
816 E. LaRua Street  
Pensacola, FL 32501  
www.sunshinemortgage.com  
Phone: 850-436-8848  
Fax: 850-436-8761

SunTrust Mortgage  
99 Racetrack Rd NW  
Fort Walton Beach, FL 32547  
Phone: 850-650-3771  
Fax: 850-650-3796

Superior Home Loans  
4400 Hwy 20 E, #305  
Niceville, FL 32578  
Phone: 850-897-8971  
Fax: 850-897-5159

Synovus Mortgage Corporation  
815 N. Beal Pkwy  
Fort Walton Beach, FL 32547  
www.synovusmortgage.com/  
cathyshea  
Phone: 850-664-9580  
Fax: 850-664-9589

The Bank of Bonifay  
155 Crystal Beach Dr #120  
Destin, FL 32541  
Phone: 850-654-9031  
Fax: 850-269-1911

Trustmark National Bank  
16045 Emerald Coast Pkwy  
Destin, FL 32541  
www.mortgage.trustmark.com/bcelano  
Phone: 850-837-4292  
Fax: 850-269-0432

Vision Bank  
16901 Panama City Beach Pkwy  
Panama City Beach, FL 32413  
Phone: 850-636-7955  
Fax: 850-636-4933

Wells Fargo—Destin  
34851 Emerald Coast Pkwy #150  
Destin, FL 32541  
Phone: 850-269-5800  
Fax: 850-269-0345

### **Other**

All Pro Powerwashing  
914Ridgewood Cove N  
Niceville, FL 32578  
Phone: 850-699-4500  
Fax: 850-897-4551

Alltel  
133 Beal Pkwy NW  
Fort Walton Beach, FL 32548  
Phone: 850-585-7000  
Fax: 850-664-6041

Emerald Technology Services  
428 Pristine Water Lane  
Mary Esther, FL 32569  
Phone: 850-217-2530  
Fax: 850-269-2597

GCA Services  
109 Duloft Street  
Fort Walton Beach, FL 32547  
Phone: 850-582-5577  
Fax: 850-226-7599

GoScout Homes  
320 Racetrack Rd NW  
Fort Walton Beach, FL 32547  
http://goscouthomes.net/splash.asp  
Phone: 850-314-8130  
Fax: 850-863-7977

Gulf Coast Shutter  
12889 Emerald Coast Pkwy #111-A  
Miramar Beach, FL 32550  
www.gulfcoastshutter.com  
Phone: 850-269-1066  
Fax: 850-269-1073

HomeScenes.com Virtual Tours  
5579B Chamblee Dunwoody Rd. 231  
Atlanta, GA 30338  
http://TourEmeraldCoast.com  
Phone: 850-654-2711  
Fax: 866-518-4655

Homeworks Bldg. Consultants  
PO Box 945  
Niceville, FL 32578  
www.tohomeworks.com  
Phone: 850-678-8527  
Fax: 850-729-8698

Kiefer Real Estate Seminars  
1101 Gulf Breeze Pkwy #207  
Gulf Breeze, FL 32562  
www.kieferseminars.com  
Phone: 850-934-0073  
Fax: 850-934-0073

Real Estate CareerQuest  
1101 Gulf Breeze Pkwy #206  
Gulf Breeze, FL 32561  
Phone: 850-934-1030

Rubbish Boys Junk Removal  
1953 Waterford Ridge Rd.  
Fort Walton Beach, FL 32547  
Phone: 850-864-5865  
Fax: 850-864-5865

S C Designing Inc—Blinds  
1132 Don Bishop Rd  
Santa Rosa Beach, FL 32459  
Phone: 850-687-0646  
Fax: 850-267-1280

WinSmith Media Group  
554 Parish Blvd.  
Mary Esther, FL 32569  
Phone: 850-368-1807

### **Pest Control**

Arrow Exterminators  
116 Third Street SE  
Fort Walton Beach, FL 32548  
www.arrowexterminators.com  
Phone: 850-862-3631  
Fax: 850-864-3985

Bryan Pest Control, Inc.  
911 Don Drive  
Fort Walton Beach, FL 32547  
Phone: 850-862-3955  
Fax: 850-864-2815

Killingsworth Pest Control, Inc  
3 Chestnut Ave  
Fort Walton Beach, FL 32548  
Phone: 850-244-4161  
Fax: 850-244-0395

Southland Pest Service Inc  
58 A Beal Pkwy NW  
Fort Walton Beach, FL 32548  
Phone: 850-862-1544  
Fax: 850-862-2966

Target Pest Management Inc  
615 Massachusetts Ave  
Fort Walton Beach, FL 32547  
Phone: 850-376-0656  
Fax: 850-243-2103

**Publications**

Broker Agent Magazine LLC  
1606 E Bell Rd #106  
Phoenix, AZ 85022  
www.gotobam.com  
Phone: 602-788-8091  
Fax: 602-788-9578

Homes & Land of the Emerald Coast  
1234 Airport Road #123  
Destin, FL 32541  
Phone: 850-650-1014  
Fax: 850-650-1501

Northwest Florida Daily News  
200 NW Racetrack Rd  
Fort Walton Beach, FL 32547  
Phone: 850-863-1111  
Fax: 850-862-5230

Real Estate Book of NW Florida  
3315 Token Road  
Panama City, FL 32405  
www.treb Gulfcoast.com  
Phone: 866-898-8732  
Fax: 866-574-8732

Thrifty Nickel  
514 Mary Esther Cutoff  
Fort Walton Beach, FL 32548  
Phone: 850-496-9712  
Fax: 850-664-0865

**Title Companies**

Beach Title Services  
4 Laguna Street #101  
Fort Walton Beach, FL 32548  
www.beachtitle.net  
Phone: 850-244-0350  
Fax: 850-244-5231

Blue Title  
174 Watercolor Way #331  
Santa Rosa Beach, FL 32459  
Phone: 850-960-0016  
Fax: 866-558-1608

Choctaw Title Inc  
3 Plew Ave #1  
Shalimar, FL 32579  
www.choctawtitle.com  
Phone: 850-651-9600  
Fax: 850-651-9601

Destin Land & Title  
4475 Legendary Drive  
Destin, FL 32541  
Phone: 850-654-4358  
Fax: 850-837-8416

Dowd Title Group LLC  
285 Hwy 98 E #A  
Destin, FL 32541  
Phone: 850-650-9900  
Fax: 850-650-5808

H & S Title and Escrow Inc  
151 Regions Way #1A  
Destin, FL 32541  
www.hstitleandescrow.com  
Phone: 850-650-6621  
Fax: 850-650-6807

Landcastle Title LLC  
7552 Navarre Pkwy #19  
Navarre, FL 32566  
Phone: 850-515-0051  
Fax: 850-515-0207

Lawyers Title Agency of the Emerald Coast  
1400 30th St. #A  
Niceville, FL 32578  
Phone: 850-897-0052  
Fax: 850-897-0954

McGill Escrow & Title  
36008 Emerald Coast Pkwy #301A  
Destin, FL 32541  
www.bobmcgill.com  
Phone: 850-654-6997  
Fax: 850-837-1574

McNeese Title  
36468 Emerald Coast Pkwy #1201  
Destin, FL 32541  
Phone: 850-337-4242  
Fax: 850-337-4243

Old South Land Title  
1099 S. Ferdon Blvd  
Crestview, FL 32536  
Phone: 850-729-9193  
Fax: 850-729-9266

Old South Land Title  
409 E John Sims Pkwy  
Niceville, FL 32578  
Phone: 850-729-9193  
Fax: 850-729-9266

Old South Land Title  
1270 N Eglin Pkwy #C-11  
Shalimar, FL 32579  
Phone: 850-651-2002  
Fax: 850-651-2310

Rels Title Services  
1131 Mack Bayou Rd #F  
Santa Rosa Beach, FL 32459  
Phone: 850-585-0490  
Fax: 952-367-8747

Southern Escrow & Title LLC  
12815 Emerald Coast Pkwy #124  
Miramar Beach, FL 32550  
Phone: 850-650-6161  
Fax: 850-650-5817

Veritas Title & Escrow LLC  
4141 E County Hwy 30A  
Santa Rosa Beach, FL 32459  
Phone: 850-231-1090  
Fax: 850-231-1937

*Register online at “ECAR Class Schedule” or call 850-243-6145*

# Notes

# Notes

*Register online at “ECAR Class Schedule” or call 850-243-6145*

## Emerald Coast Association of REALTORS®

10 Hollywood Boulevard Southeast  
Fort Walton Beach, FL 32548-4997

Phone: (850)243-6145

Fax: (850)243-6147

MLS: (850)244-2411

### Staff:

Barry Stafford - CEO

Geoff Gurney - CIO

Cliff Long—Government Affairs

Pat Doman - Finance

Keanna Colbert - Finance

Pearlie Banachowicz - Membership

Paula Bailey - Education & Pro

Standards

Susan Beck - Information Services

Donna Smith - Information Services

Michaela Benjamin - Administration

### Website Information:

[www.EmeraldCoastRealtors.com](http://www.EmeraldCoastRealtors.com)

[www.ecarmls.com](http://www.ecarmls.com)

[www.EmeraldCoastHomesOnline.com](http://www.EmeraldCoastHomesOnline.com)

## 2008 Board of Directors Officers

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Pilcher  
North Walton

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Crestview

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Realtor  
At Large