

# WEEK AT A GLANCE



Monday, August 20, 2018



[Click here for online version](#)

## SVVAR Meetings, Tours and Events Calendar

Today ◀ ▶ Monday, August 20

Print Week

### Tuesday, August 21

8:30am **MLS Meeting & Tour - Tour Areas 11 & 17 - Bridgeport, Verde Santa Fe, Cornville, Page Springs R**

1:00pm **Canceled - MLS Committee Meeting**

### Wednesday, August 22

9:30am **Canceled - SVVAR Board of Directors Meeting**

1:00pm **Real Sticky Situations - Commissioner's Standards**

### Thursday, August 23

8:30am **VOC West Tour - No Meeting - 4th Week - VOC areas 45 and 46 West: VOC West side of SR 179**

## ONLINE CALENDAR

### FROM NAR LEGAL CASE SUMMARIES



### Licensee Liable for Wire Fraud Losses

Kansas federal court upholds jury verdict that determined that a real estate licensee was 85% responsible for the buyer's losses, which occurred when the buyer transferred purchase money to a fake account after licensee allegedly forwarded email containing fake wiring instructions to the buyer.

[Read More](#)

## REGISTER NOW FOR THE 3rd QUARTER SEDONA MLS MEETING



### 3rd Quarter Sedona MLS Meeting

Date: Thursday, August 30, 2018  
Lunch beginning at 12:10  
Meeting Time: 12:30 PM - 2:30 PM  
Location: Sedona ER's Lodge  
110 Airport Road  
Sedona, AZ 86336

Important → Lunch begins at 12:10 (Please don't come before 12:10 PM, since a Code of Ethics class will be in session and you will not be admitted into the room until the class is over. Thank you!

#### "Changes in Flood Maps and Flood Insurance Update"

Flood risks in Yavapai County change over time due to community growth, erosion, wildfire and other factors.

The Yavapai County Flood District (YCFCD) continues to update the County's flood maps to provide residents and business owners with a better understanding of their current flood risk. Updating flood maps could mean changes in flood insurance requirements and costs.

YCFCD's Lynn Whitman will provide an update on the different County mapping projects.

Outreach and insurance specialist, Bruce Bondar will discuss the impact of map changes on insurance and options County property owners may have. Don't miss this opportunity to learn where the map changes are occurring and insurance options your clients may have.

Cost \$10.00 includes lunch and meeting. There is limited seating so REGISTER TODAY at <https://go.azmls.com> and click on Events.

Thank You to Our Sponsors...



## SIGN UP NOW FOR THIS CONFERENCE BECAUSE IT SELLS OUT EVERY YEAR!



### INDUSTRY PARTNERS CONFERENCE 2018

REALTORS™ · LOAN OFFICERS · ESCROW OFFICERS... ALL LEARNING TOGETHER!

#### Look Both Ways

Protecting the Transaction

- Understand emerging business models and practices in the real estate lending and title/escrow industries
- Issues that REALTORS® and lenders should be discussing with the buyers and sellers and when the discussions should take place

- Situations and solutions common to transaction issues such as:
  - Seller concessions
  - Appraisals
  - Inspections and the BINSR
  - Loan denials
  - Cure period notice
  - Contract promises the buyer and seller made
  - Who gets the earnest money
  - Wire fraud and other schemes

EARLY BIRD REGISTRATION July 30 through August 31 \$85

Learn Through Highly Interactive Scenario Discussion

If you register by August 13 you will receive a drawing for a \$100 GIFT CARD

C/E: Pending

SEP. 14 @ EMBASSY SUITES EARLY BIRD REGISTRATION 7/30-8/31 - \$85  
REGISTRATION 8/1-8/31 - \$95  
REGISTRATION 8/1-8/31 - \$100  
REGISTER ONLINE AT [WWW.REGONLINE.COM/2018IPC](http://WWW.REGONLINE.COM/2018IPC)



THIS CONFERENCE SELLS OUT EVERY YEAR! REGISTER EARLY!  
#IndPartConf  
CONTINUE THE CONVERSATION ONLINE!  
[www.facebook.com/IndustryPartnersConference](https://www.facebook.com/IndustryPartnersConference)



## REALTORS® CONFERENCE & EXPO

November 2-5, 2018  
The REALTORS® Conference & Expo is the largest annual event for the most successful real estate professionals. Registration is now open!

[Register & Buy Tickets](#)  
[Book Your Hotel](#)  
[Conference Schedule](#)

## PROFESSIONAL DEVELOPMENT

Commissioner's Standards class at  
Sedona Public Library  
Wednesday, August 22

3 CE HOURS

### REAL STICKY SITUATIONS COMMISSIONER'S STANDARDS

**DATE:** WEDNESDAY, AUGUST 22, 2018  
**TIME:** 1:00PM - 4:00PM

**LOCATION:**  
Sedona Public Library  
Si Birch Community Room  
3250 White Bear Rd., Sedona AZ, 86336

**PLEASE RSVP:**  
Natalie Kurz at (928) 369-7501 or  
Natalie.Kurz@stewart.com

**INSTRUCTOR:**



**Larry Hibler**  
Master of Real Estate  
GRI, CRS, CRI, rCRMS  
(602) 769-8899 | Direct  
Larry.Hibler@stewart.com



**Maret Mitchell**  
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(928) 538-3141 | C: 414  
MaretM@stewart.com  
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**Natalie Kurz**  
Senior Manager &  
Business Development Officer  
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Natalie.Kurz@stewart.com  
nkurz@stewart.com

**stewart title**

Member of OneAZ  
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August 28 Agency & Fair Housing  
Fair Housing class fulfills NAR Code  
of Ethics Requirement

### CE

#### Avoid Agency Risk & Increase Profit and Do the Right Thing

**DATE:**  
Tuesday, August 28, 2018  
9AM-4PM

**LIVE STREAMED TO:**  
Bullhead City/Mohave Valley  
Central Arizona  
Kingman/Golden Valley  
Lake Havasu  
Sedona/Verde Valley  
Western Pinal  
White Mountain  
Yuma

**PRICE:**  
\$20 for one course / \$30 at door  
\$35 for both courses / \$45 at door  
*At door subject to availability,  
materials not guaranteed*

**INSTRUCTOR:**  
Paula Morthofer



**Avoid Agency Risk & Increase Profit**  
CIE: 3 Agency  
9AM-12PM  
Paula will navigate through real world agency scenarios from the AAR Legal Hotline and provide techniques to enable you to market your unique skills through the use of the READE form.

**Do the Right Thing**  
CIE: 3 Fair Housing (Fulfills NAR Code of Ethics requirement)  
1PM-4PM  
Gain a better understanding of fair housing through discussion of the protected classes. You'll come away with actionable tips and best practices to help you avoid violating fair housing laws.

**Instructor:**  
Paula is an active boots on the ground REALTOR® in Flagstaff and the Owner/Instructor of the Focus School of Real Estate.

Arizona Association of REALTORS® presents these classes through AAR's Education Outreach program. The classes are live streamed into your Association's classroom from AAR's classroom. The instructor's attention is on you—delivering the content in an engaging and interactive format. You see, hear, ask questions and participate LIVE.

REGISTER BY 8/23  
<http://bit.ly/2tMYgQJ>

\*Cancellations received after 8/18 are not eligible for a refund. CIE provided under the AAR school.

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## HAVE YOU FULFILLED YOUR NAR CODE OF ETHICS REQUIREMENT FOR 2017-2018?

Click [here](#) for a list of those who still need to send us their certificates. If you have taken a Code of Ethics class but your name is on our list, [send us the certificate](#). If you still need to take it, [sign up for the this class](#) or for Paula's Fair Housing class on August 28 (above).

### CODE OF ETHICS CLASS

# Ethics [eth'iks] n.

moral choices to  
value of human  
principles th

REGISTER ONLINE  
<https://goo.gl/hSyBPo>

## CODE OF ETHICS

**Thursday**  
**AUGUST 30**  
Sedona Falls Lodge • 110 Airport Rd., Sedona

**8:45 AM** Check in begins. Arrive early to ensure proper credit is given.


**9:00 AM** Code of Ethics: Cycle Five 3 Hrs. Commissioners Standards  
Instructor: Jo Hannigan

**12:10 PM** Agent Luncheon and the Sedona Quarterly M.L.S. Meeting beginning at 12:30

**JOIN US!**


Cost:  
\$10 for class, lunch and meeting

Before 2016, the National Association of REALTORS® required all its members to take a Code of Ethics course every four years, which is why it was formerly known as the NAR Quadrennial Requirement. This year, however, the Quadrennial requirement becomes a Biennial requirement, meaning that each REALTOR® must now take a Code of Ethics course every two years. REALTORS® have until the end of 2018 (12/31/18) to complete their coursework for this cycle.




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Doug Ballie  
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SEDONA VERDE VALLEY ASSOCIATION OF REALTORS®  
859 Cave Parkway, Cottonwood, AZ 86326, 928-285-5409

## rCRMS and Legal Issues Tuesday, September 11



### ESSENTIAL SKILLS FOR A SUCCESSFUL CLOSING


The manner in which transactional financing is secured and escrow instructions are set forth plays a critical role in how the parties' obligations may be enforced in court.

**SEPTEMBER 11, 2018**  
8AM - 4PM

**STREAMING LOCATIONS:**  
Bullhead/Mohave Valley Central AZ  
Kingman/Golden Valley Lake Havasu Prescott Area  
Sedona/Verde Valley Southeast AZ  
Western Pinal White Mountain Yuma

**PRICE:**  
Before 9/6: \$40.00  
At-door: \$99.00  
No refunds after 9/1  
At door subject to availability materials not guaranteed

**INSTRUCTOR:**  
Mary Frances Coleman, Esq.



**C/E:** 6 Legal Issues  
**C/E Provided By:** AAR

**Upon completion of this course, you will be able to:**

- Explain differences in the types of lenders and identify red flags that may indicate predatory lending practices.
- Identify the benefits and risk-reducing functions of the Pre-Qualification and the Loan Status Update (LSU) forms provided by AAR.
- Describe the relationship between a sales contract and escrow instructions.
- Identify the risks associated with the provisions of the Commitment for Title Insurance form.
- Explain potential post-closing risks associated with inadequate title insurance and forfeiture of a property due to nonpayment.


**WHY THIS INSTRUCTOR?** Mary Frances Coleman, Esq. is a licensed attorney, a REALTOR®, a broker and a coach who has spent her entire 20+ years on real estate transactional issues. Her high energy delivery connects information with street practice, leaving you with a thorough understanding of areas of risk and what you can do to minimize it.

To learn more about the rCRMS certification, visit <http://www.aaronline.com/increase-knowledge/certified-risk-management-specialist/rCRM>



**BONUS:** This class also offers credit towards the GRE designation. To learn more about the GRE designation, visit: [www.aazgr.com](http://www.aazgr.com)

**REGISTER BEFORE SEPT 6, 2018**

<http://bit.ly/2L10wzx>



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## 3 Hours Approved CE Wednesday, September 12

### Continuing EDUCATION

APPRAISALS, AGENTS, AND THE REAL WORLD



Please Join Us!

For a 3.0 hour CE course under the Real Estate Legal Issues (LI) category provided by Internal Dynamics School of Real Estate & sponsored by On Q Financial & Yavapai Title Agency!

**WHEN:**  
Wednesday, September 12th, 2018  
9:00am - 12:00pm

**WHERE:**  
Sedona Yavapai College  
215 Arts Village Drive, Room 3E-D40, Sedona, AZ

**TOPICS OVERVIEW:**


- Preparation for buyer and seller representation
- When to seek appraisal reconsiderations
- Best practices in appraiser communication
- A review of Agency guidelines

**RSVP TODAY!**


**MIKE JOHNS**  
ON Q FINANCIAL  
MORTGAGE CONSULTANT  
1945 ZEPHYRUS | AZ 9012443  
708.885.9395  
[Michael.Johns@OnQFinancial.com](mailto:Michael.Johns@OnQFinancial.com)

**LUCY ESTRADA**  
YAVAPAI TITLE AGENCY  
602.672.8899  
[Lucy.Estrada@YavapaiTitle.com](mailto:Lucy.Estrada@YavapaiTitle.com)

ATTENDANCE FEE: \$10



**OnQ Financial**  
Mortgages Simplified




**YAVAPAI TITLE AGENCY**

Sponsored by the NAR Education Committee and the NAR Board of Education. This course is approved for 3.0 hours of continuing education credit. For more information, visit [www.nar.org](http://www.nar.org). © 2018 National Association of REALTORS®. All rights reserved.

## Commissioner's Standards and Legal Issues Classes Tuesday, September 18

## Broker Management Clinics 1-3 Commissioner's Standards Monday, September 24 - Tuesday, September 25





**Commissioner's Standards: Making Your Client Matter and Legal Issues: Same Problem...Different Day: Common Issues in Legal Hotline Archives**

**DATE:**  
Tuesday, September 18, 2018  
9AM-4PM

**LIVE STREAMED TO:**  
Sedona Verde Valley Association of REALTORS®

**PRICE:**  
\$20 for one course / \$30 at door  
\$35 for both courses / \$45 at door  
At door subject to availability; materials not guaranteed

**INSTRUCTORS:**

Mandy Neat    Jesi Wolnik, Esq.

**Commissioner's Standards: Making Your Client Matter (Mandy Neat)**  
CE: 3 Commissioner Standards  
9AM-12PM  
Make more out of your fiduciary duties. Learn more about your REALTOR® responsibilities. Are you updating them? Get a better understanding of the Arizona Commissioner Rules and learn how to use them to improve your professional conduct and apply the Platinum Rule to your business.




**Same Problem...Different Day: Common Issues in Legal Hotline Archives (Jesi Wolnik, Esq.)**  
CE: Legal Issues  
1PM-4PM  
Uncover and examine common Legal Hotline questions and challenges boots on the ground REALTORS® are currently tackling. Get the latest on legal guidelines and best practices so you can avoid the same pitfalls.

**Instructors:**  
Mandy Neat is an active REALTOR® in West Maricopa County and is passionate about making a difference in the real estate industry.  
Jesi Wolnik, Esq. is an attorney with Manning & Kass and part of the AAR's legal hotline program.

Arizona Association of REALTORS® presents these classes through AAR's Education Outreach program. The classes are live streamed into your Association's classroom from AAR's classroom. The instructor's attention is on you—delivering the content in an engaging and interactive format. You see, hear, ask questions and participate LIVE.

**REGISTER BY 9/13**  
<http://bit.ly/2LiqDkm>

\*Cancellations received after 9/8 are not eligible for a refund. CE provided under the AAR school.

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September 24-25, 2018

**Live-Stream Locations:**

- Bullhead City/Mohave Valley
- Central Arizona
- Kingman/Golden Valley
- Lake Havasu
- Sedona/Verde Valley
- Southwest Arizona
- Western Pinal
- White Mountain
- Yuma

**Learn Local**

Live-stream feeds to remote locations. Students will be able to see, hear and engage with the instructor in your home town. Quality education without the expense of travel.

CE Provided By AAR

**Instructor:**  
Mary Frances Coleman



**September 24, 2018**  
**BMC #1: Statutes & Rules (9:00- Noon)**  
**3-Commissioner's Standards**  
This class provides a review of the Arizona Revised Statutes and Commissioner's Rules as they apply to the management of a brokerage and the oversight of licensees including disclosures, contracts, fiduciary duties, advertising, record keeping, trust account management, and employment agreements as well as compliance and risk management activities.

**BMC #2: Broker Policies (1:00-4:00)**  
**3-Commissioner's Standards**  
Explore suggested policies addressing top issues in Arizona as well as examine ADRE regulations, including the management of transaction files and storing and managing confidential data. The class will also identify key components of well written office policies to minimize risk and clarify interpretation to better provide a clear understanding and expectations of licensees under the supervision of a broker.

**September 25, 2018**  
**BMC #3: Supervision (9:00- Noon)**  
**3-Commissioner's Standards**  
Review the duties of a broker as required by the ADRE Commissioner's Rules, and the general requirements of broker employment agreements, who is responsible for supervision and the consequences for failing to supervise. Discuss agency relationships and identify the risks associated with different kinds of agency relationships, how they will be handled and what the standard of care will be.

**Register Today!**

**Register by 9/20** <http://bit.ly/2mFk1xk>

Online \$25 each, \$55 all | At Door \$35 each, \$65 all



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**The CE Shop** VALID 8/20 - 8/21 UNTIL 11:59 CST

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**The CE Shop** VALID 8/22 UNTIL 11:59 CST

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