The Ohio Association of REALTORS® presents...

Foreclosures & Short Sales

Predatory Loans, Non-traditional Loan programs, Mortgage Fraud, a changing economy and other factors have created serious financial hardships in the American Real Estate scene. Obtain additional learning to assist you and the consumer.

TOPICS...

- Current Events
- Factors that brought us to this point
- What's different this time vs 1986
- Licensee obligations
- Ohio & National Statistics
- Debunking Foreclosure Myths 1-5
- The Three Stages of Foreclosure
- The Three "Perspectives" of Foreclosures
- Stage One: "Pre-foreclosure" Explained
- State & Local Laws
- Typical Timelines
- Co-operative Solutions: Lender/Consumer
- Rescue Scams
- Explanation of Options
- Short Sales Processing Tips
- Negotiations
- Representation Issues
- National/Local/State Gov. Auctions
- Risk Prevention

Sign up at a Reduced Rate!

Early Bird Fee - **$25**
Registration Fee - **$29**

(Early bird fee - on or before early-bird date listed)

C.E. Credit
This program is approved for three hours of real estate credit.

Instructor: Alec Hagerty, ABR, ABRM, CRB
Alec is Broker/Trainer for a real estate company in Elyria, Ohio. With over 20 years of experience, he has taught numerous continuing education programs at Lorain County Community College, Local Boards and brokerages.

LOCATIONS...

August 18 - Canfield Time: 1:30-4:30
McMahon Hall
7574 Columbiana Canfield Road
(Route 46)
Canfield, OH
Early-bird special if registered by: ***August 4***

August 24 - Cleveland Time: 1:30-4:30
Cleveland Board of REALTORS®
5633 Brecksville Road
Independence, OH
Early-bird special if registered by: ***August 10***

August 28 - Mansfield Time: 1:30-4:30
Mansfield Board of REALTORS®
1101 Lexington Ave.
Mansfield, OH
Early-bird special if registered by: ***August 14***

August 31 - Springfield Time: 1:30-4:30
Springfield Board of REALTORS®
605 E. High Street
Springfield, OH
Early-bird special if registered by: ***August 17***

September 2 - Toledo Time: 1:30-4:30
Toledo Board of REALTORS®
2960 S. Republic Ave.
Toledo, OH
Early-bird special if registered by: ***August 19***

To Register:

The Ohio Association of REALTORS®
200 E. Town St.
Columbus, OH 43215-4648

Phone: 614/228-6675 — *(credit card only)*
Fax to: 614/241-2848 — *(credit card only)*
www.ohiorealtors.org

OHIO ASSOCIATION OF REALTORS®

200 E. Town Street, Columbus, Ohio 43215-4648 • 614/228-6675 • Fax: 614/241-2848

EQUAL HOUSING OPPORTUNITY

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☐ **CANFIELD** ☐ **CLEVELAND** ☐ **MANSFIELD** ☐ **SPRINGFIELD** ☐ **TOLEDO**

Early Bird Special - $25
(if registered on or before the early bird date listed)

Registration Fee - $29
(if registered after the early bird date)

Name _____ E-Mail _____
Address _____ City _____ State _____ Zip _____
Phone _____ RE File # _____

☐Check ☐Visa ☐MasterCard ☐Discover Acct. # / / / / / / / / / / / / / / /
Exp. ___/___
Signature _____

Do you have any disabilities which require special accommodations, including the provision of auxiliary aids and services? If so please indicate needs: _____

A 20% cancellation fee will be assessed for registrations cancelled prior to the early-bird date. Registrations cancelled after that date will be non-refundable.

CHECK # _____ AMOUNT _____ **FOR OAR USE ONLY -** DATE POSTED _____

Return to: The Ohio Association of REALTORS®, 200 E. Town St., Columbus, OH 43215-4648 or Fax to: (614) 241-2848