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Downers Grove
6655 Main Street
Downers Grove, IL 60516

Libertyville
1580 S. Milwaukee Avenue, Ste. 312
Libertyville, IL 60048

Rolling Meadows
3701 Algonquin Road, Ste. 650
Rolling Meadows, IL 60008

Tinley Park
16345 S. Harlem Avenue, Ste. 200
Tinley Park, IL 60477
Welcome to Mainstreet U

Our goal is to make your continuing education as beneficial, specialized, and convenient as possible.

*Just follow this path to get the most out of your C.E.!

- Start with the Mandatory Core and Sexual Harassment Prevention Courses

- Then choose either:
  - One of our pre-selected specialized tracks
  - A selection of courses that fit your needs

*Not sure how many hours or what classes you need? Take a look at the Broker Renewal Requirements on page 3.

*It’s that simple!*
### 2020 BROKER LICENSE RENEWAL
Fulfill Broker C.E. Requirements by April 30, 2020

<table>
<thead>
<tr>
<th>When were you licensed?</th>
<th>What is your requirement?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prior to Feb. 1, 2018</td>
<td>Completed between May 1, 2018, and April 30, 2020:</td>
</tr>
<tr>
<td></td>
<td>1. 4 hours of Core C.E. minimum</td>
</tr>
<tr>
<td></td>
<td>2. 8 hours of Elective C.E. maximum</td>
</tr>
<tr>
<td></td>
<td>3. Sexual Harassment Prevention course</td>
</tr>
<tr>
<td></td>
<td>4. License renewal application with IDFPR</td>
</tr>
<tr>
<td></td>
<td>5. $150 renewal fee with IDFPR</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Between Feb. 1, 2018, and Aug. 9, 2019</th>
<th>Completed by April 30, 2020:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1. 30 hours of Broker Post-license education*</td>
</tr>
<tr>
<td></td>
<td>2. Sexual Harassment Prevention course</td>
</tr>
<tr>
<td></td>
<td>3. License renewal application with IDFPR</td>
</tr>
<tr>
<td></td>
<td>4. $150 renewal fee with IDFPR</td>
</tr>
<tr>
<td></td>
<td>*Must consist of the 15-hour Broker Post-license topics and the 15-hour Broker Post-license Applied Real Estate Practices Interactive course.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Between Aug. 9, 2019 and Nov. 1, 2019</th>
<th>Completed by April 30, 2020:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1. 45 hours of Broker Post-License education*</td>
</tr>
<tr>
<td></td>
<td>2. Sexual Harassment Prevention course</td>
</tr>
<tr>
<td></td>
<td>3. License renewal application with IDFPR</td>
</tr>
<tr>
<td></td>
<td>4. $150 renewal fee with IDFPR</td>
</tr>
<tr>
<td></td>
<td>*This course is not yet approved by IDFPR. Mainstreet recommends holding off on doing your post licensing until further direction is received by IDFPR.</td>
</tr>
</tbody>
</table>

| After Nov. 1, 2019 | 45 hours of Broker Post-License due by April 30, 2022. |

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View the C.E. credits you have earned! Visit [www.SucceedwithMORE.com/maintain-license](http://www.SucceedwithMORE.com/maintain-license) and scroll down to View Your C.E. Course History.

C.E. earned for disciplinary purposes may not be used toward your C.E. renewal requirements.

Illinois Attorneys are exempt from completing C.E. hours. However, attorneys still need to submit the license renewal application and $150 renewal fee to IDFPR.
All REALTORS® and attorneys are required to complete 2.5 hours of training on the NAR Code of Ethics every two years. The current two-year period began on Jan. 1, 2019, and ends on Dec. 31, 2020. Only courses completed within that date range count towards completing your requirement. If you are a new member, you are required to fulfill the ethics requirement through NAR’s 2.5-hour online course before attending your New Member JumpStart Course.

Courses that fulfill the Ethics requirement will have this icon next to it.
Select the Track That’s Right for You!

New this year! We’ve made it easy for you to select the courses that are right for you. You can choose your courses from the tracks listed below or select your own combo of courses to fit your unique needs.

Exploration
You’re looking to expand your career in new directions!

Courses include:
• Agency in Action: It’s More Than Just the Law
• Pitfalls & Possibilities: Presenting & Negotiating Contracts
• Contract Strategies for Success
• Are You Worth It?
• Rental Realities
• And more!

Up and Running
You already have a thriving career and now you are looking for ways to continue to grow!

Courses include:
• Buyer Agency Agreements: If Not Now, When?
• Dual Agency: Duties in Conflict
• Swinging with the Pendulum of Regulations
• Earnest Money Issues
• Ethics in the Field
• Be at the Helm - Navigating Sales Contracts, Offers, Contingencies & Escrow

Classes with this icon next to their name are part of this track
The Fast Track
Efficiency is your goal, so this track will have you completing your C.E. in record time!

Courses include:
• Today’s Buyers & Sellers: What They Know, What They Need to Know
• Are You Worth It?
• Your Ethics: Your Reputation
• Marketing Mishaps & Mayhem
• Be at the Helm - Navigating Sales Contracts, Offers, Contingencies & Escrow

Classes with this icon next to their name are part of this track

Commercial
You are looking to start, or grow, your commercial business!

Courses include:
• Introduction to Financing 2 Flats and 3 Flats
• Introduction to Financing the Purchase of Commercial Real Estate
• Advanced Financing for Commercial Real Estate Transactions
• Code of Ethics for Commercial Real Estate
• Introduction to Leasing Commercial Real Estate
• And more!

Classes with this icon next to their name are part of this track

Getting Going
You’re new to the industry and want to start your career off right!

For those licensed Feb. 1st - Aug. 9th, 2018:
• Complete your 30-Hour Post-Licensing Course.
  View and select upcoming 30-Hour courses on MORE’s calendar here http://bit.ly/Mainstreet30Hour
• Select a Sexual Harassment Prevention Course from pages 18 and 19 in this catalog.
Courses

Core Classes

Illinois 4-Hour Core - COR1900
In the best interests of protecting the public that licensees serve, the CORE Education curriculum is designed to address License Law, agency duties, Fair Housing laws, advertising issues, escrow obligations, changes and trends in the industry. Subject areas are aimed at preventing violations to the Real Estate License Act. Through case studies, polling questions and discussions, students will recognize risk management procedures as well as best practices for successful client experiences.

Downers Grove
10.21.19  9 a.m. - 1 p.m.  Chris Read
12.12.19  9 a.m. - 1 p.m.  Chris Read
4.08.20  9 a.m. - 1 p.m.  Lynn Madison

Libertyville
3.10.20  9 a.m. - 1 p.m.  Annette Akey Panzek

Rolling Meadows
12.16.19  9 a.m. - 1 p.m.  Lynn Madison
3.4.20  9 a.m. - 1 p.m.  Chris Read

Tinley Park
10.9.19  9 a.m. - 1 p.m.  Annette Akey Panzek
4.21.19  9 a.m. - 1 p.m.  Annette Akey Panzek

Elective Courses

Advanced Financing for Commercial Real Estate Transactions - COM1067
3 Elective Hours
This course will review basic financing and fundamental calculations used to finance commercial real estate properties.

You will calculate:
- Loan to value ratios
- Physical and economic vacancy rates
- Overall vacancy rate
- The impact of net operating expenses before debt service (N.O.I.)
- Capitalization rates of the asking price of a commercial property
You will correlate the results of your calculations with sample proformas.

Sample proformas will be provided for the following types of commercial properties:
- Apartment buildings
- Industrial
- Office buildings
- Vacant land
- Retail shopping centers

This course is a component of the Commercial Real Estate series offered by Norkett & Associates and is designed for real estate professionals at the intermediate level.

**Downers Grove**
1.27.20  9 a.m. - noon  Marty Norkett

**Libertyville**
4.16.20  9 a.m. - noon  Marty Norkett

**Rolling Meadows**
10.28.19  9 a.m. - noon  Marty Norkett

**Advanced Income Property Analysis - COM1006**

**6 Elective Hours**
This course is designed for the advanced investment real estate broker, who has competence in calculating Internal Rate of Return, is fluent in discounted cash flow analysis, and familiar with a financial calculator. The tools that the professional investment broker should have, day to day, are discussed in great detail in this course. So for the agents/brokers who are tired of the simple basic courses, this one will surely test their mettle.

Topics to be discussed include:
- The 16 contributing elements to value and yield
- The seven methods of evaluating value and yield
- Interest rate refresher
- Effects of higher interest rates on cap rates and values
- Refresher on the Financial Management Rate of Return method
- How good is that Walgreen's deal - really?
- Net Present Value calculation and practical application
- How do you value a 50% vacant building whose balloon is coming due?

Attendees should be somewhat fluent in:
- Internal rate of return
- Discounted cash flow analysis
- Financial calculator

**Downers Grove**
11.20.19  8:30 a.m. - 5 p.m.  Chip Meyers

**Rolling Meadows**
4.22.20  8:30 a.m. - 5 p.m.  Chip Meyers

Register at SucceedwithMORE.com/Calendar
Agency in Action: It's More than just the Law - AGY401
2 Elective Hours
This course helps the licensees understand that agency disclosure should be more than just disclosure. We need to make sure the clients understand WHAT we are disclosing, WHY we are disclosing, and use the disclosures as the foundation of preparing our clients for one of the most important decisions they will make.

**Downers Grove**
2.7.20       1 - 3 p.m.       Lynn Madison

**Rolling Meadows**
1.17.20      1 - 3 p.m.       Lynn Madison

Agents & Appraisers: We SHOULD be on the Same Side - The Consumers! - APP501
3 Elective Hours
One of the critical aspects of the sales process is the appraisal, especially when it does not match the sales price. This course looks at the property valuation process from both sides - the licensee and the appraiser, and helps the licensee understand the problems and possible resolutions. Our clients want one thing - a smooth closing on a property they want to buy or sell and it's our job to make that happen while looking out for their best interests.

**Rolling Meadows**
10.8.19      1 - 4 p.m.       Lynn Madison
3.19.20      1 - 4 p.m.       Lynn Madison

Are You Worth It? - RB775
2 Elective Hours
Now more than ever, the worth of the Real Estate Buyer's Agent is being questioned and challenged. This course will help licensees evaluate and articulate their own value proposition. Discussions will include ways to proactively position clients for a successful transaction and a positive buying experience.

**Downers Grove**
1.14.20      1 - 3 p.m.       Chris Read

**Rolling Meadows**
1.9.20       1 - 3 p.m.       Chris Read

**Tinley Park**
1.15.20      1 - 3 p.m.       Chris Read
Balancing Dual Agency - AGY400
2 Elective Hours
License law allows Dual Agency, and if your company and your clients say, “yes,” how do you balance the duties for both buyer and seller? This course focuses on best practices for meeting the needs of both sides of the transaction while keeping in compliance with the provisions of our Real Estate License Act.

Learning objectives:
• Ability to recognize the proper time and methods for dual agency disclosure
• Learn what informed written consent means and what the client must understand about the agent’s relationship with them when acting as a dual agent
• Get the "How-To" for proactively positioning a client with careful education and management of expectations so clients can make their own decisions
• When to recognize the obligation to withdraw from representation if one client is not comfortable with the dual agency functions

Downers Grove
2.5.20 1 - 3 p.m. Chris Read

Rolling Meadows
11.25.19 1 - 3 p.m. Chris Read
2.10.20 1 - 3 p.m. Chris Read

Tinley Park
2.13.20 1 - 3 p.m. Chris Read

Be at the Helm: Navigating Sales Contracts, Offers, Contingencies & Escrow - RB770
3 Elective Hours
This course will explore the essential elements of a contract, what agents are authorized to do regarding contract formation, requirements under the IL Real Estate Licensing Act and the REALTOR® Code of Ethics, contract negotiations, handling multiple offers, contingencies, disclosures, back up offers, contract default procedures, earnest money, and escrow requirements.

You will walk away with a working knowledge of:
• What constitutes a valid, enforceable contract
• What can make a contract voidable
• What constitutes unauthorized practice of law
• Types of contingencies and elements of contingencies
• The processes involved in presenting offers & counteroffers
• Multiple offer procedures and back up offers
• The different disclosures that must be given to buyers
• Escrow procedures
• Remedies for the parties when there is a default
• Bookkeeping requirements

Register at SucceedwithMORE.com/Calendar
Downers Grove
1.16.20  1 - 4 p.m.  Annette Akey Panzek
2.11.20  1 - 4 p.m.  Annette Akey Panzek
3.24.20  1 - 4 p.m.  Annette Akey Panzek
4.14.20  1 - 4 p.m.  Annette Akey Panzek

Libertyville
11.5.19  1 - 4 p.m.  Annette Akey Panzek
1.8.20   1 - 4 p.m.  Annette Akey Panzek
4.7.20   1 - 4 p.m.  Annette Akey Panzek
3.6.20   1 - 4 p.m.  Annette Akey Panzek

Rolling Meadows
1.27.20  1 - 4 p.m.  Annette Akey Panzek
3.3.20   1 - 4 p.m.  Annette Akey Panzek
4.28.20  1 - 4 p.m.  Annette Akey Panzek

Tinley Park
11.21.19 1 - 4 p.m.  Annette Akey Panzek
12.4.19  1 - 4 p.m.  Annette Akey Panzek
3.12.20  1 - 4 p.m.  Annette Akey Panzek
4.8.20   1 - 4 p.m.  Annette Akey Panzek

Buyer Agency Agreements: If Not Now, When? - AGY408
2 Elective Hours
How will a buyer agency agreement benefit you as a REALTOR®? You will receive commitment of loyalty from the buyer. But the benefits aren’t a one-way street. A buyer representation agreement benefits both agents and buyers. Buyers get commitment and undivided loyalty from the licensee; which is imperative in them finding the right property at the right price; and written agreements ensure all disclosures and buying issues have been covered.

Downers Grove
1.7.20   10 a.m. - noon  Lynn Madison

Rolling Meadows
4.9.20   10 a.m. - noon  Lynn Madison

Code of Ethics for Commercial Real Estate - COM1068
3 Elective Hours
This course will introduce Code of Ethics for commercial real estate transactions. It will review all 17 articles and provide case studies for several articles to further the comprehension of the Code of Ethics. Disciplinary process will be reviewed with regard to basic steps. This course is a component of the Commercial Real Estate Series offered by Norkett & Associates and is designed for real estate professionals at the intermediate level.

Downers Grove
1.27.20  1 - 4 p.m.  Marty Norkett
Contract Strategies for Success - RB725
3 Elective Hours
This course will help both buyers and listing agents to professionally assist their clients in making timely decisions and actions that are in the best interest of a smooth transaction versus firefighting crisis issues. Licensees with a thorough understanding of contract legalities can play an important role in managing expectations and proactively position their clients for a more successful transaction.

Downers Grove
1.14.20  9 a.m. - noon  Chris Read
3.25.20  1 - 4 p.m.  Chris Read

Libertyville
10.22.19  1 - 4 p.m.  Chris Read
3.18.19  1 - 4 p.m.  Chris Read

Rolling Meadows
1.9.20  9 a.m. - noon  Chris Read
4.23.20  1 - 4 p.m.  Chris Read

Tinley Park
10.29.19  1 - 4 p.m.  Chris Read
1.15.20  9 a.m. - noon  Chris Read
3.11.20  1 - 4 p.m.  Chris Read

Dual Agency: Duties in Conflict - AGY451
2 Elective Hours
The majority of sellers expect their listing agent to sell their listing and, yet, performing dual agency is not easy nor is it in the best interest of both clients. This course looks at the difference between doing dual agency and doing no-agency with one of the parties and how that affects the consumer and the licensee.

Downers Grove
1.7.20  1 - 3 p.m.  Lynn Madison

Rolling Meadows
4.9.20  1 - 3 p.m.  Lynn Madison
Earnest Money Issues - RB776

2 Elective Hours
Professional licensee best practices include pro-actively positioning clients for contractual obligations and managing expectations. Efficient handling of earnest money on both sides of the transaction is paramount to the best interests of the consumers we serve. This course addresses issues of escrow in today’s marketplace and how the licensee can be part of the solution.

Downers Grove
11.13.19  1 - 3 p.m.  Chris Read
4.1.20    1 - 3 p.m.  Chris Read

Libertyville
1.7.20    1 - 3 p.m.  Chris Read
4.22.20   1 - 3 p.m.  Chris Read

Rolling Meadows
10.24.19  1 - 3 p.m.  Chris Read
12.19.19  1 - 3 p.m.  Chris Read

Tinley Park
4.3.20    1 - 3 p.m.  Chris Read

Ethics in the Field - ETH1511

3 Elective Hours
This course will cover how the REALTOR® Code of Ethics affects your day-to-day business and its impact on our industry and how our business is perceived by the general public. Using case studies and examples, this course will explain the Code of Ethics and how it relates to a REALTORS® business. At the end of the course, students should be able to cite key components of the Code of Ethics and know what to do when unethical behavior is witnessed or there is a dispute about money. Fulfills your NAR Biennial Ethics Requirement.

Downers Grove
1.16.20   9 a.m. - noon  Annette Akey Panzek
4.14.20   9 a.m. - noon  Annette Akey Panzek

Libertyville
1.8.20    9 a.m. - noon  Annette Akey Panzek
3.6.20    9 a.m. - noon  Annette Akey Panzek

Rolling Meadows
1.27.20   9 a.m. - noon  Annette Akey Panzek
3.3.20    9 a.m. - noon  Annette Akey Panzek

Tinley Park
12.4.19   9 a.m. - noon  Annette Akey Panzek
4.8.20    9 a.m. - noon  Annette Akey Panzek
Game on: Getting to Closing - RD938
3 Elective Hours
Looking out for our client’s best interest is the first defense in controlling our risk. This course looks at what is expected of us in a transaction, how to minimize risk by maximizing our commitment to our clients, and how to prevent the worst from happening.

Downers Grove
12.3.19  1 - 4 p.m.  Lynn Madison

Income Property Analysis - COM1004
6 Elective Hours
This course teaches students how to analyze value and yield in investment real estate and identifies the contributing elements, and further investigates the different methods of analyzing value and yield in investment properties.

What you will learn:
• The 16 contributing elements to value and yield
• Define, discuss, and learn to compute the multiple methods of valuation (price/square foot, gross rent multiplier, capitalization rate, etc.)
• The parts that cost recovery/depreciation, passive loss restrictions, at risk rules/market calculation, and compounding/discounting/discounted cash flow play

Downers Grove
11.18.19 - 11.19.19  8:30 a.m. - 5 p.m.  Chip Meyers
Rolling Meadows
4.20.20 - 4.21.20  8:30 a.m. - 5 p.m.  Chip Meyers

Introduction to Financing Two-Flats and Three-Flats - COM1066
3 Elective Hours
This course will introduce basic financing in commercial real estate transactions and include a description of fundamental calculations used to finance commercial real estate properties. Income and operating expenses, including mortgage analysis, gross income, and cash-on-cash return will be defined and discussed, as well. Due diligence mechanisms to assess property and market conditions will be introduced. Financing mechanisms and the role of the Federal Reserve Bank will be presented. This course is a component of the Commercial Real Estate Series offered by Norkett & Associates and is designed for real estate professionals at the intermediate level.

Downers Grove
3.23.20  9 a.m. - noon  Marty Norkett
Libertyville
1.9.20  9 a.m. - noon  Marty Norkett
Rolling Meadows
10.22.19  9 a.m. - noon  Marty Norkett
Introduction to Financing the Purchase of Commercial Real Estate - COM1035
3 Elective Hours
This course will introduce basic financing in commercial real estate transactions and include a description of fundamental calculations used to finance commercial real estate properties. Income and operating expenses, including mortgage analysis, gross income and cash-on-cash return will be defined and discussed. Due diligence mechanisms to assess property and market conditions will be introduced. Financing mechanisms and the role of the Federal Reserve Bank will be presented. This course is designed for real estate professionals at the intermediate level.

Downers Grove
3.23.20 1 - 4 p.m.  Marty Norkett

Libertyville
1.9.20 1 - 4 p.m.  Marty Norkett

Rolling Meadows
10.20.19 1 - 4 p.m.  Marty Norkett

Introduction to Leasing Commercial Real Estate - COM1034
3 Elective Hours
This course will introduce basic leasing practices in commercial real estate transactions. It will include a description of typical clauses in real estate leases for a variety of commercial properties. Factors typically used in calculating gross rent and commission will be introduced. This course will expand on the information presented in Discovering Commercial Real Estate and is designed for real estate professionals at the intermediate level.

Libertyville
2.19.20 9 a.m. - noon  Marty Norkett

Marketing Mishaps & Mayhem - RB771
3 Elective Hours
This course will address the common marketing mistakes that Brokers make when advertising their business and property for sale. Prospecting for business ethically and legally will be covered as well as various federal and state laws affecting advertising. Copyright infringement, use of vendors to offset costs, and the role of the managing broker and brokerage in advertising will also be covered.

During this course, you will learn:

• The impacts of License Law on advertising, prospecting, and business promotion
• The impacts of federal laws such as the Do Not Call Registry, CAN-SPAM, RESPA, Truth in Lending Act, and other laws
• What impact Fair Housing laws have on advertising
• Statutory duties to clients and duties to customers
• What constitutes fraud & deceptive advertising
• Basic copyright infringement provisions
• The responsibilities of the sponsoring broker
Downers Grove
10.18.19 9 a.m. - noon  Annette Akey Panzek
12.9.19 1 - 4 p.m.  Annette Akey Panzek
2.11.19 9 a.m. - noon  Annette Akey Panzek
3.24.20 9 a.m. - noon  Annette Akey Panzek

Libertyville
11.5.19 9 a.m. - noon  Annette Akey Panzek
2.12.20 1 - 4 p.m.  Annette Akey Panzek
4.7.20 9 a.m. - noon  Annette Akey Panzek

Rolling Meadows
12.5.19 1 - 4 p.m.  Annette Akey Panzek
4.28.20 9 a.m. - noon  Annette Akey Panzek

Tinley Park
11.21.19 9 a.m. - noon  Annette Akey Panzek
2.7.20 1 - 4 p.m.  Annette Akey Panzek
3.12.20 9 a.m. - noon  Annette Akey Panzek

Pitfalls & Possibilities: Presenting & Negotiating Contracts - RB707
3 Elective Hours
It is critical that a professional real estate practitioner know what their responsibilities and duties are in the important step of presenting and negotiating their client’s offers. This course looks at the Code of Ethics for the guidelines we need to help our buyers and sellers in negotiating. We’ll discuss state laws as applicable and through case studies we’ll explore common difficult situations and how to resolve them.

Downers Grove
2.7.20 9 a.m. - noon  Lynn Madison

Rolling Meadows
1.17.20 9 a.m. - noon  Lynn Madison

Real Estate Investing Course (ABR Elective) - COM1051
3 Elective Hours
This course covers the fundamentals of real estate investment that practitioners need to know to expand their business services. You will look at how practitioners can adapt core real estate skills and learn new skills to serve clients who want to invest in single-family homes, condos, townhomes, and small multi-family properties. You will learn how to work with investors as they goal set, plan, evaluate, and acquire properties, as well as manage them. You will also learn how to “walk the talk” and become a real estate investor yourself. This course can be counted towards the third day elective course requirement for your ABR Designation. For more information, please visit http://rebac.net/content/real-estate-investing.

Downers Grove
11.19.19 8:30 a.m. - 5 p.m.  John LeTourneau

Register at SucceedwithMORE.com/Calendar
Real Estate Property Tax Reduction in Illinois - FL1127
2 Elective Hours
The course will inform participants on how individual property tax assessed values are determined. Each participant will learn the various governmental agencies that handle real estate property tax appeals; how to file an appeal at the county Assessor’s Office and Board of Review; what documentation is needed to file an appeal; and the common reasons why people are unsuccessful in an appeal. The participants will learn about the legal requirements (in some cases) of having an attorney represent a property owner, and the typical services rendered and contract obligations of having legal representation.

Downers Grove
3.13.20 10 a.m. - noon Anastasia Poulopolous

Rental Realities - RB778
3 Elective Hours
This course will cover the nuances that renting residential property poses to the real estate licensee. You will learn how many of the License Law issues that apply to sales apply to rentals, and specific instances where they may find themselves in similar, yet different situations.

This course will discuss:
- Use of Leasing Agent Licensees in one’s business model
- A review of protected classes along with how they relate to tenant screening
- Use of credit and criminal background reports
- Use of credit reports and other consumer reports

Other hot rental topics such as Housing Choice Voucher (Section 8), escrow issues, security deposit laws, and disclosure laws will also be discussed.

Downers Grove
12.9.19 9 a.m. - noon Annette Akey Panzak

Libertyville
2.12.20 9 a.m. - noon Annette Akey Panzak

Rolling Meadows
12.5.19 9 a.m. - noon Annette Akey Panzak

Tinley Park
2.7.20 9 a.m. - noon Annette Akey Panzak

Reverse Mortgages - FL1172
3 Elective Hours
HECM (Reverse) mortgages have been in existence for more than twenty years. This three-hour module will introduce participants to this product, how it can be used to purchase a home, its evolution, and will demonstrate its versatility and role the reverse mortgage has in helping seniors enhance their financial security and independence.
### Downers Grove

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Instructor</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.22.20</td>
<td>9 a.m. - noon</td>
<td>Mike Wyrosteck</td>
</tr>
<tr>
<td>3.13.20</td>
<td>1 - 4 p.m.</td>
<td>Mike Wyrosteck</td>
</tr>
</tbody>
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### Rolling Meadows

<table>
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<th>Date</th>
<th>Time</th>
<th>Instructor</th>
</tr>
</thead>
<tbody>
<tr>
<td>10.18.19</td>
<td>1 - 4 p.m.</td>
<td>Mike Wyrosteck</td>
</tr>
</tbody>
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### Risk Management Remix for Today’s Market - RB715

**2 Elective Hours**

Looking out for our client’s best interest is the first defense in controlling our risk. This course looks at what is expected of us in a transaction, how to minimize risk by maximizing our commitment to our clients, and how to prevent the worst from happening.

### Downers Grove

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Instructor</th>
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<tbody>
<tr>
<td>10.28.19</td>
<td>1 - 3 p.m.</td>
<td>Lynn Madison</td>
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<tr>
<td>3.9.20</td>
<td>1 - 3 p.m.</td>
<td>Lynn Madison</td>
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### Sexual Harassment Prevention - Real Estate Safety - RD982

**2 Elective Hours**

This 2-hour elective course is designed to meet the requirements of sexual harassment prevention training required for all IDPR licensees. In addition, it provides the student with information and training for safe interaction with the public in real estate transactions.

### Downers Grove

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<tr>
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<tbody>
<tr>
<td>10.21.19</td>
<td>2 - 4 p.m.</td>
<td>Chris Read</td>
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<tr>
<td>12.12.19</td>
<td>2 - 4 p.m.</td>
<td>Chris Read</td>
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<tr>
<td>4.8.20</td>
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### Libertyville

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<th>Date</th>
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<tbody>
<tr>
<td>3.10.19</td>
<td>2 - 4 p.m.</td>
<td>Annette Akey Panzek</td>
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### Rolling Meadows

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<thead>
<tr>
<th>Date</th>
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<th>Instructor</th>
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<tbody>
<tr>
<td>12.16.19</td>
<td>2 - 4 p.m.</td>
<td>Lynn Madison</td>
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<td>3.4.19</td>
<td>2 - 4 p.m.</td>
<td>Chris Read</td>
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### Tinley Park

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<tr>
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### Swinging with the Pendulum of Regulations - RB765

**3 Elective Hours**

When the Housing Industry went into crisis mode the number of legislative initiatives to “fix” things set new record highs. As “loose” as the financing regulations were up until 2006, that pendulum swung even further in the other direction. With an Executive Order, President Trump is intent to deregulate, thus causing the pendulum to swing again. This course will focus on just a few of the historical and recent regulations that have the largest current impact on buyers and sellers in Illinois.
Today’s Buyers & Sellers: What They Know, What They Need to Know  
- RD945

3 Elective Hours
Today’s buyers and sellers are bombarded with data and influences that impact their perception of real estate transactions and the market. This course will show you how to use MLS statistical data to keep your clients up to date on the reality of the market, to assist in what is arguably the most important transaction of their lives.

Your Ethics: Your Reputation - ETH1534  
- 3 Elective Hours

Agents and companies that continuously demonstrate good business ethics will enjoy reputations of professional and ethical practices. Through situation analysis of real-life events, students will recognize how a commitment to good business ethics will guide the best of business decisions. Fulfills your NAR Biennial Ethics Requirement.

Topics include:
- Procuring cause and how a panel might rule versus the outcome of mediation
- Key procedures for Ethics and Arbitration hearings will be identified
- Code violations and how to determine which articles should be cited in a complaint
- Why, what, and how to utilize the Citation and Ombudsman programs
- How a commitment to ethical practices will positively impact reputations and career successes
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<tr>
<td>Downers Grove</td>
<td>2.5.20</td>
<td>9 a.m. - noon</td>
<td>Chris Read</td>
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<td>3.25.20</td>
<td>9 a.m. - noon</td>
<td>Chris Read</td>
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<tr>
<td>Libertyville</td>
<td>10.22.19</td>
<td>9 a.m. - noon</td>
<td>Chris Read</td>
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<td>3.18.20</td>
<td>9 a.m. - noon</td>
<td>Chris Read</td>
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<tr>
<td>Rolling Meadows</td>
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We all know education is important and, especially in today's market, one of the best ways to stay ahead and serve your clients. Earning a professional designation or certification increases your professionalism, marketability, and income, and gives you the power and competitive edge you need to advance your standing in the industry and remain at the top of your game. On top of all that, if you get a designation or certification you can earn C.E. credit towards your license renewal requirements.

Learn more about the designations and certifications Mainstreet offers at SucceedwithMORe.com/designations-certifications.
Accredited Buyer's Representative (ABR) Designation - RB773
12 Elective Hours (Core and Sexual Harassment Prevention courses still required)
Accredited Buyer's Representatives (ABR®) stand for the benchmark of excellence in buyer representation. What's their key to success? They know that you can't count on the market—you have to count on your skills. ABR® education provides the expertise you need for an edge in serving today's home buyers.

Not only do ABR® designees earn more, but member benefits such as publications, marketing tools, a referral network and other resources, help them maintain that edge. Now is the time. For more information on the ABR Designation please visit http://rebac.net/abr

Downers Grove
11.25.19 - 11.26.19  8:30 a.m. - 5 p.m.  Lynn Madison

Certified Staging Consultant (CSC) Certification - RB710
3 Elective Hours
Have a home that won't sell? Staging continues to prove to help homes sell faster for more money. According to eighty-three percent of buyers' agents, staging a home made it easier for a buyer to visualize the property as a future home. So why not guarantee that your clients will receive the highest quality service by learning how to incorporate home staging into your business and marketing model?

The Certified Staging Consultant Course offers insight into the art and business of home staging. This course will cover:
• Home staging fundamentals
• The staging process
• The psychology behind staging
• Working through staging scenarios
• Partnering with staging professionals

Attendees who successfully complete this course will receive the Certified Staging Consultant (CSC) Certification.

Downers Grove
1.8.20  9 a.m. - 1 p.m.  Julea Joseph

Libertyville
12.13.19  9 a.m. - 1 p.m.  Julea Joseph
4.9.20  9 a.m. - 1 p.m.  Julea Joseph

Rolling Meadows
10.25.19  9 a.m. - 1 p.m.  Julea Joseph
2.21.20  9 a.m. - 1 p.m.  Julea Joseph

Tinley Park
11.13.19  9 a.m. - 1 p.m.  Julea Joseph
3.13.20  9 a.m. - 1 p.m.  Julea Joseph

Register at SucceedwithMORE.com/Calendar
Military Relocation Professional (MRP) Certification - RD928
6 Elective Hours
This program focuses on educating the real estate professional about working with current and former military service members to find the housing solutions that best suit their needs as sellers or buyers and take full advantage of military benefits and support. Students will learn how to provide real estate services at any stage in the service member’s military career that meet the needs of this niche market and win future referrals.

Downers Grove
11.7.19 8:30 a.m. - 5 p.m. Kathleen Ricketts

Pricing Strategy Advisor (PSA) Designation - Mastering the CMA - APP500
6 Elective Hours
This course covers the nuts and bolts of a CMA including its purpose, key principles of valuation that impact these analyses, and important valuation terminology. Participants will understand the purpose of appraisals, how they differ from CMAs, and more.

After taking the course, real estate professionals will:
• Be able to effectively address client concerns about pricing
• Prepare and present a superior CMA
• Generate ideas for working constructively with appraisers

Downers Grove
1.24.19 8:30 a.m. - 5 p.m. Lynn Madison

Offsite
10.11.19 8:30 a.m. - 5 p.m. Lynn Madison Joliet

Rolling Meadows
11.1.19 8:30 a.m. - 5 p.m. Lynn Madison

Real Estate Negotiation Expert (RENE) Certification - RD901
12 Elective Hours (Core and Sexual Harassment Prevention courses still required)
The Real Estate Negotiation Expert (RENE) Certification is for real estate professionals who want to sharpen their negotiation skills. The RENE certification program gives REALTORS® the tips and tools they need to be skillful advocates for their clients.

What you gain:
• Improve your negotiating skills
• Learn about behind-the-scenes issues and how to deal with them
• Learn how to handle a wide range of personalities and situations
• Learn to sort out the competing objectives of the parties involved in a transaction

Rolling Meadows
5.5.20 - 5.6.20 8:30 a.m. - 5 p.m. Lynn Madison
Seller Representative Specialist (SRS) Designation - RD924
12 Elective Hours (Core and Sexual Harassment Prevention courses still required)
What’s faster than an overpriced FSBO? More powerful than an online estimate? Able to list property in a single bound? It’s the most powerful weapon you could have for your business...the Seller Representative Specialist Designation! Whether you are new to the industry or a seasoned veteran, the SRS Course will redefine your ‘normal’ and reinvent the way you represent sellers. Come learn tips and tools that will equip you to list in today’s marketplace.

Attendees will learn:
- How to work with a seller who has looked up inaccurate pricing info online
- How to demonstrate and communicate your value package to clients
- How to overcome seller objections
- And more!

Downers Grove
12.19.19 - 12.20.19
8:30 a.m. - 5 p.m. Lynn Madison

Senior Real Estate Specialist (SRES) Designation
12 Elective Hours (Core and Sexual Harassment Prevention courses still required)
Baby Boomers represent the largest and wealthiest group of home buyers and sellers in the country. Understand what motivates this growing market and how to address their needs with the prestigious SRES® designation. This two-day training program offers real estate professionals the unique opportunity to learn and build key skills in counseling adults aged 50+ through selling their family home, buying rental property and moving to a senior community, among many other issues.

The SRES® course will teach you how to:
- Identify the power of generational demographics
- Develop and maintain relationship marketing skills
- Understand the implications of tax laws, probate and estate planning
- Understand the uses, benefits, procedures and issues involved in reverse mortgages and other forms of home purchase finance and more!

Rolling Meadows
11.5.19 - 11.6.19
8:30 a.m. - 5 p.m. Debbie Buckrucker

Short Sales and Foreclosure Resource (SFR) Certification - FI1177
6 Elective Hours
Designed for real estate professionals at all experience levels, the National Association of REALTORS® Short Sales and Foreclosure Resource Certification or SFR®, gives you a framework for understanding how to:
- Direct distressed sellers to finance, tax, and legal professionals
- Qualify sellers for short sales
- Develop a short-sale package
- Tap into buyer demand
- Safeguard your commission
- Protect buyers

Register at SucceedwithMORE.com/Calendar
For more information regarding the requirements to obtain the SFR® Certification, go to http://realtorsfr.org/

**Downers Grove**

11.12.19  8:30 a.m. - 5 p.m.  Lynn Madison