

Real Estate Broker  
Continuing Education

Jan–Aug / 2009



**It's easy to enroll!**

**Call toll-free: 1-800-660-1495**

**Visit: [www.kpscolorado.com](http://www.kpscolorado.com)**

**COURSE CATALOG**

# The most important next step in your career. Continuing Education.

**Continuing education** is a key part of many of the world's finest professions. It ensures not only that you are current with the latest technologies, regulations, and techniques, but that you have the skills necessary to excel in your field. Of course, it is also a state requirement to maintain your license status.

The state of Colorado requires active licensees to complete 24 hours of continuing education every three years. At least 12 of the 24 hours must be in the Annual Commission update course each renewal cycle.

The classes listed in our catalog are designed to help you meet these requirements. Combine any of the classes listed with the 4-hour Annual Commission Update for a total of 24 hours or more.

## Kaplan Professional Schools. The right choice.

We've been providing high-quality education in Colorado longer than any other school. Kaplan, the world leader in test preparation, acquired Jones College, Inspection Training Associates and Dearborn Financial Services to bring together the best instructors, education materials and exam preparation in all three fields. We have brought all these great brands together under one name—KAPLAN Professional Schools.

Kaplan Professional Schools makes it our mission to serve people working toward a professional license or completing continuing education to maintain their license. In Colorado we serve real estate brokers, appraisers, home inspectors, mortgage brokers, insurance and securities professionals.

- **High-quality instruction**, whether you choose classroom or home study.
- **Superior training and educational materials.** There has never been a better time to choose Kaplan Professional Schools, with more than 30 brand new CE courses to choose from.
- **Flexible learning options** to ideally fit your schedule. You can choose from classroom, online, or textbook courses. With new programs like CE Day,<sup>SM</sup> it couldn't be easier.

Perhaps most appealing is that we make it simple for you. We're always here to help, answer your questions, and offer advice. Call us anytime, Monday through Friday, 8:00 am–7:00 pm, at 1-800-660-1495.

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# Getting Started

Choosing your classes and schedule is easy. Kaplan Professional Schools gives you three convenient study options. All learning options offer the same high quality, and all coursework and materials are approved by the Colorado Real Estate Commission. Each of our Continuing Education courses provides dual Continuing Education credit for Colorado Appraisers and Real Estate Brokers when taken in the classroom. Dual credit is not available for alternate training methods; our online, home study, and software delivery methods provide real estate brokers with Continuing Education credit only.

**Save money** by completing classroom education and fulfill your CE requirement for **both** licenses.

Simply find the courses that interest you, then look at the icons beside each course description to determine which study methods are available. The study method options are:

-  – Classroom (live lecture in Denver and Colorado Springs)
-  – Textbook mailed to your home
-  – Online course completed via home computer



## 2009 Annual Commission Update



This new 4-hour course is required annually as an update for every active licensee. The course covers current Commission changes in laws, rules, regulations, and forms. It is designed to keep you, the broker, in the know. Take it live or online.

**Hours:** 4

**Tuition:** \$49

**Time:** 8:30 am–12:30 pm

**Dates:**

**Residential Instructor**

**Denver:** 1/16, 3/17, 4/17, 7/1, 7/24

**Colorado Springs:** 2/9, 5/15, 8/14

**Commercial Instructor**

**Denver:** 2/9, 4/24, 6/29

## Hear From Our Students

*“I appreciate the potential ability to fulfill both the mandatory and the elective requirement in a single day each year.”*

—Dale M

*“Your school—it’s the best! Great instructors and caring staff gave me an experience of a lifetime.”*

—Myron S

*“I feel I can depend on Kaplan for all my continuing education courses. Everyone has been very helpful in all aspects. Thanks!”*

—James G

*“Kaplan (Jones) always does a great job and has very flexible class dates.”*

—Lisa S

# The CE Day<sup>SM</sup> Program at Kaplan Professional Schools!

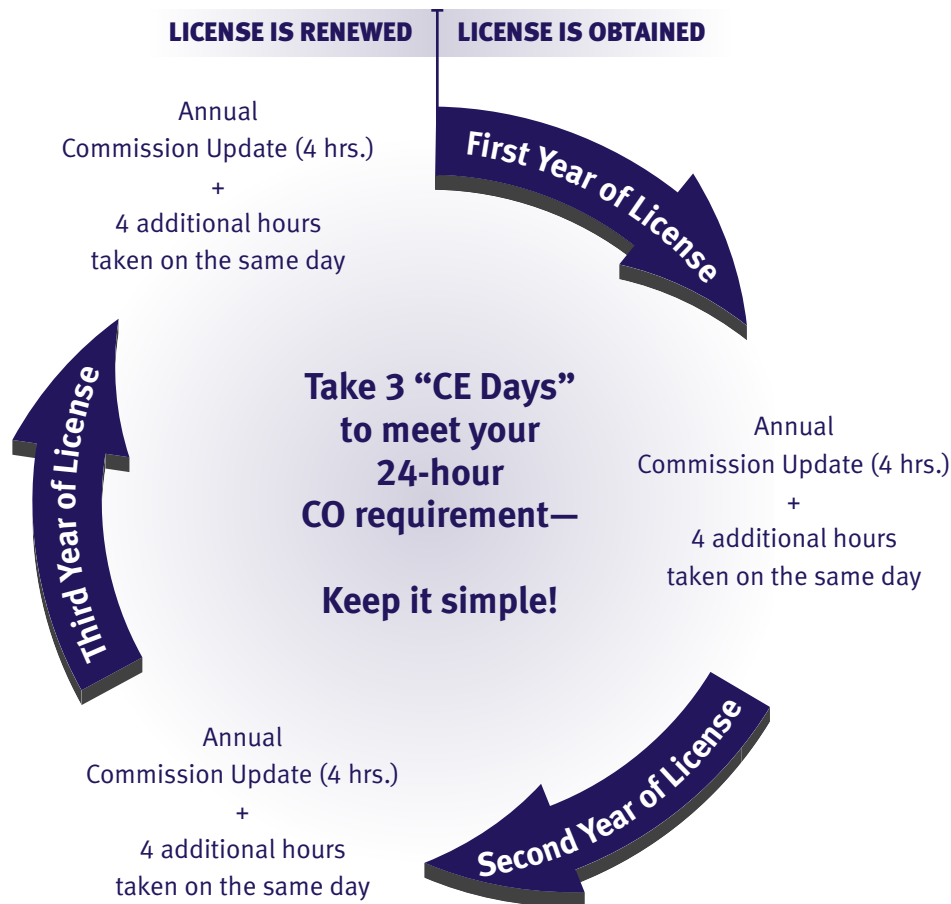
## Complete your CE in just **one day a year**

Kaplan Professional Schools special 8-hour CE Day<sup>SM</sup> Program is the most convenient and economical way to complete your CE. You get the new required 4-hour Annual Commission Update course, plus 4 additional hours of new and relevant Continuing Education, all for the special price of \$89.

The state of Colorado requires you to complete 24 hours of CE every 3 years, and at least 12 of the 24 hours must be in the Annual Commission update course.

Here's how you'll meet this requirement with just **one CE Day per year:**

### 3-YEAR LICENSE RENEWAL CYCLE



When you attend one CE Day Program at Kaplan Professional Schools each year, you will have completed all 24 hours of your required continuing education by the end of your three-year renewal cycle.

The courses that make up our CE Day Program are some of the newest and most relevant in the industry. Each 8-hour CE Day covers a specific subject area to help you make the most of your career by developing specialized skills and knowledge.

CE Day<sup>SM</sup> is a service mark of DF Institute, Inc. All rights reserved.

# License Upgrade Series



## Colorado Broker Exam Prep

This course is designed for those who need to take the State portion of the license exam, to upgrade their license. Upon passing the state exam you will receive 24 hours of continuing education. No credit will be awarded for completion of the course alone.

**Hours: 24**                      **Tuition: \$199**

**Time:** 8:30 am–5:30 pm

**Dates:**

**Denver:** 3/9-11, 7/29-31

**Colorado Springs:** 4/8-10



## Brokerage Administration

Upgrade your license to an employing broker with this fun 3-day course. Learn all the issues brokers must know for trust accounting and supervision of agents. You will also work on a business plan so that you can be ready to open your doors. This course will meet the full 24 hours of continuing education. The commission will allow you to take this course once.

**Hours: 24**                      **Tuition: \$199**

**Time:** 8:30 am–5:30 pm

**Dates:**

**Denver:** 2/4-6, 4/20-22, 6/24-26, 8/26-28

**Colorado Springs:** 3/4-6, 6/1-3



## Broker Transition

Anyone with an inactive sales license needs this course in order to activate their license as an Associate Broker. The course explains the responsibilities of Associate, Independent and Employing Brokers, and also covers important issues like buyer agency and fair housing laws. You will learn about the latest disclosure forms, listing agreements, contracts and closing documents by studying specific examples and detailed explanations. Broker Transition is a great course to help you see the real estate industry through the eyes of today's broker, and consists of 2 courses: Colorado Contracts & Regulations and Closings. These courses are part of our regularly scheduled Broker licensing education course.

*We have weekend, evening, daytime, & home study options available. For more information and dates, call 1-800-660-1495 to receive the latest copy of the Real Estate Broker Licensing Education catalog.*

**Hours: 24**

**Tuition: \$399**



# Finance, Investment & Taxation Series

These courses are for new and veteran brokers alike. They are designed to keep you up to speed on the latest tax laws, teach you how to help qualify marginal buyers, and explore exciting avenues that focus on business entities and operations. The classroom courses in this series provide dual credit for Real Estate Brokers and Appraisers. Save money by completing classroom education and fulfill your CE requirement for both licenses.



## **NEW! Short Sales, Foreclosures, and REO**

In this detailed half-day course you'll learn how the short sale process works, including the proper way to negotiate with the owner, buyer and lender. You'll also learn creative techniques to help cash-rich or credit-strong buyers and investors make great deals before, during or after the foreclosure process. Armed with this information you'll be in the unique and enviable position to profit while matching willing home buyers and investors with willing and sometimes desperate sellers. It's not easy or for the faint of heart, but it can be done profitably. Finally, you'll learn how to comply with the touchy disclosure requirements involved in REO sales, how to find the best deals, and how to structure an REO sale. Investing, lending and liability laws have all changed recently in light of the mortgage crisis. Here's your chance to understand the laws and procedures that apply in Colorado.

### **Topics include:**

- Variables contributing to today's housing crisis
- The challenges of affordability
- The coming appraisal crunch
- Pre-foreclosure options
- Payment re-structuring alternatives
- Debt forgiveness through a short sale
- The foreclosure and sheriff's sale process
- How to put together a short sale
- New state and federal programs to help home owners
- Where to find and how to profit from REO properties
- Broker liability issues in foreclosure

**Hours:** 4                      **Tuition:** \$49

**Time:** 1:30 pm–5:30 pm

**Dates:**

**Denver:** 4/17



## **Cracked & Broken Credit: How to Fix It**

Helping clients improve their credit scores can create a lifelong relationship.

From auto and life insurance to mortgage and loan rates, credit scores are the defining element of a client's overall financial life. Yet most consumers and real estate agents are unfamiliar with the credit scoring process. What passes as common sense like paying off collection accounts and staying clear of credit cards can actually lower a score. With more clients appearing with damaged credit, agents need to understand how this process works.

Here's your opportunity to get a behind-the-scene look at the credit scoring industry, including its history and outrageous shortcomings. Learn how to read a credit report and identify good candidates for credit repair. The course examines all the things that are affected by credit score including the 10 incorrect assumptions people make when trying to improve their standing. You'll leave knowing how to help clients improve their scores. Hard hitting and filled with examples, this is an eye-opening and powerful class.

### **Topics Include:**

- Credit score implications
- How to read a credit report
- 10 top mistakes made by consumers
- Ways to improve a credit score
- Identifying credit repair candidates

**Hours:** 4                      **Tuition:** \$49

**Time:** 1:30 pm–5:30 pm

**Dates:**

**Colorado Springs:** 8/14

# Finance, Investment & Taxation Series

## **NEW! Mortgage Fraud and Predatory Lending: What Every Agent Should Know**

This course will address the hand-in-hand issues of: predatory lending and mortgage fraud as well as how they affect foreclosed and repossessed properties. Each chapter is dedicated to a specific topic and includes a definition and discussion of the issue, relevant information, and the impact of the topic on real estate agents.

### **Topics Include:**

- Financial Crisis
- Mortgage Basics for Real Estate Licensees
- Mortgage Fraud
- Predatory Lending
- Illegal Flipping
- Federal Protections

**Hours:** 4                      **Tuition:** \$49

**Time:** 1:30 pm–5:30 pm

### **Dates:**

**Colorado Springs:** 2/9

## **Real Estate Finance and Tax Issues**

This course provides a comprehensive look at the use of principal financing instruments and how the government influences real estate financing. The course provides you with invaluable information about financing and taxes that you'll need to assist your clients.

**Hours:** 16

**Tuition:** \$149


## **Understanding 1031 Tax-Free Exchanges**

Learn all about installment sales, the history and evolution of the tax-free exchange, IRS classifications, laws and rules, like-kind exchanges, and wording for agreements and contracts.

**Hours:** 8

**Tuition:** \$89


## **Real Estate and Taxes—What Every Agent Should Know**

 This course gives you knowledge on how tax law changes can affect your clients' and your own real estate investment plans. Features: home mortgage interest deduction, taxation of profit and much more.

**Hours:** 8

**Tuition:** \$89

## **Real Estate Finance Today**

 This course concentrates on the government influences on real estate finance, the current trends in mortgage lending, the features and functions of conventional mortgages and government insured or guaranteed loans and some special financing alternatives.

**Hours:** 8

**Tuition:** \$89



# House Series

The House Series includes the most practical and useful courses in the industry. You'll learn everything you need to know about homes, consumers, environmental issues and the inspectors, appraisers and other real estate professionals with whom you will be working. These courses are designed to make you a valued consultant in the sales process. The classroom courses in this series provide dual credit for Real Estate Brokers and Appraisers. **Save money** by completing classroom education and fulfill your CE requirement for **both** licenses.



## NEW! Sustainable Housing and Building Green: What Agents Should Know

The movement focused on environmentally sustainable building structures (Green Building) has now moved into the residential market. This new emphasis on environmental awareness makes it imperative for real estate professionals to be accurately informed. Learn about basic sustainable building concepts, Green Certifications, energy audits, how green properties should be appraised, and legal considerations when helping buyers and sellers with environmentally sustainable homes.

**Hours: 4**                      **Tuition: \$49**

**Time:** 1:30 pm–5:30 pm

**Dates:**

**Denver:** 1/16



## Houses: Buy, Fix, Sell!

Some houses are coal and others are diamonds in the rough. Can you tell the difference?

Some existing homes are labeled as undesirable. Are these houses beyond help or are they merely diamonds in the rough waiting for you and your client's vision to bring them current with today's market?

This course takes you through the whole process from purchase to renovation to re-sale. You'll learn tips to help you determine if the house is a true diamond in the rough or if it's not fixable. You'll learn how to analyze and evaluate renovation options. You'll also look at ways to structure the acquisition whether representing the buyer, the seller or yourself.

Houses are complex and you'll look at comparisons of costs and returns from bedrooms to baths to kitchens and more. You'll also learn how to use your real-world experience to measure current pricing models, create accurate construction timelines, and develop a profitable exit strategy.

### Topics Include:

- Coal: consumer undesirables
- Diamonds: consumer desirables
- How to analyze and evaluate
- How to structure the acquisition
- Renovation costs and returns
- Operations and exit strategies

**Hours: 4**                      **Tuition: \$49**

**Time:** 1:30 pm–5:30 pm

**Dates:**

**Denver:** 3/17



## Houses: Ready, Set, Show!

Here are simple, cost-effective ways to help you show off the seller's property to get them more money in less time.

We all know it when we see it: a property that looks so good that it will sell itself. But the question is, can we take an average or below average property and cost-effectively turn it into a showplace that will sell itself? We think you can.

This new half-day course takes over where Houses: Before the Sign Goes Up leaves off. In it, you'll discover how to use light, space, and color to make a seller's home as inviting, appealing, and irresistible as it can be. We'll walk you room-by-room through an ordinary house, even the furnace room, and show you how to prepare it for a quick sale.

The professional agent makes sure the home is in peak selling condition BEFORE it's placed on the market.

### Topics Include:

- Why well-decorated homes are hard to sell
- Preparation, the most important factor
- Presenting the home for pleasure and profit
- The importance of strong design
- How to dress down the house for buyer comfort
- Street smarts for curb appeal
- 25-point seller checklist
- Stuff about stuff
- Color, light, and space

**Hours: 4**                      **Tuition: \$49**

**Time:** 1:30 pm–5:30 pm

**Dates:**

**Colorado Springs:** 5/15

# House Series



## Architectural Styles

This course provides you with an overview of the components and distinguishing features of various architectural styles common in North America, including: Queen Anne, Tudor, Spanish Colonial and Modern. This course also discusses common details that enhance or define architectural styles such as columns, roof shapes, floor plans, and door and window types.

**Hours: 8**

**Tuition: \$89**



## Environmental Issues in Your Real Estate Practice



This course teaches you what to look for when evaluating a property, how to perform “due diligence” regarding environmental issues and how to avoid legal liability. Features: Lead-Based Paint, Radon Gas, Asbestos, Formaldehyde and Volatile Organic Chemicals (VOCs), Water Supply and Wetlands, Storage Tanks, and Environmental Consultants.

**Hours: 8**

**Tuition: \$89**



## Exterior Structures

This new course examines the exterior structures that contribute to the appeal of a home: porches, decks, balconies, garages, carports and basement walkouts. Exterior Structures offers guidance on recognizing common problems and signs of non-performance with steps, railings, columns, beams, joists, floors, roofs, skirting, doors, drains and walls.

**Hours: 8**

**Tuition: \$89**



## Home Inspection and Environmental Basics

This course combines environmental issues with property inspection to form a course that will provide you with information on disclosure, inspection, and how a variety of property conditions can affect a real estate transaction. The course is designed to give you an understanding of environmental hazards, and “Red Flags”, including lead-based paint, radon, asbestos, organic hazards, biological and combustion pollutants and exterior and interior irregularities. The course further discusses disclosure and disclosure laws and how they affect you.

**Hours: 16**

**Tuition: \$149**



## Red Flags Property Inspection



This course will give you an understanding of the term “Red Flags” and why they are present in homes. You’ll be more observant of the most common conditions that cause “Red Flags.” This course will also help you to know who to contact for advice in various “Red Flag” situations. This course is the first step in learning home inspection techniques. For a more detailed review of these topics take Home Inspection and Environmental Basics.

**Hours: 8**

**Tuition: \$89**



## The Truth About Mold

This course covers the adverse health effects of mold, remediation, policies and legislation, and reducing liability. It includes information on how to work with a buyer, locating a professional mold expert, and what home inspectors and appraisers need to disclose.

**Hours: 8**

**Tuition: \$89**



## Fingerprinting

**Walk in:** 2150 S. Cherry St., Denver  
9:30 am–11:30 am

or

1919 N. Union Blvd., Colorado Springs  
9:30 am–5:00 pm

\$20 for non-students

\$15 for current students

# Legal Series

The Legal Series teaches you about new forms and disclosures, diversity in real estate practice, how to represent buyers and sellers, and important liability issues. The classroom courses in this series provide dual credit for Real Estate Brokers and Appraisers. **Save money** by completing classroom education and fulfill your CE requirement for **both** licenses.



## NEW! Zoning and Covenants: Tips and Traps

This class will cover the most current and important issues of land use and zoning in real estate in Colorado. The instructor will introduce land use and zoning, as well as provide a comprehensive zoning update for the Front Range. After the basic concepts and terminology are introduced, the class will cover Blueprint Denver and how Fast Trax's use of eminent domain has changed the landscape in our market. Regardless of your specialization, your clients expect you to know about important property rights and use restrictions that come up in the buying and selling process. Finally, the class will review commercial change of use permits, residential zoning changes, covenants, and the concept "trust but verify" with respect to land use.

**Hours:** 4                      **Tuition:** \$49

**Time:** 1:30 pm–5:30 pm

**Dates:**

**Denver:** 7/24



## Water Rights: The New Gold Rush

This vital course provides a unique look at the issues surrounding water law and regulation in Colorado. The course examines the common water issues affecting both residential and commercial real estate transactions and development. You will learn the basics of water terminology, allocation methods, and how to effectively identify and troubleshoot water right and title issues to better advise your clients. An informative glossary, URLs, and a water rights case study will bring all of the concepts to life and inspire you to learn more!

**Hours:** 4                      **Tuition:** \$49

**Time:** 1:30 pm–5:30 pm

**Dates:**

**Denver:** 7/1



## Buyer Representation in Real Estate

This course gives you information on how to act as a buyer's agent or complete a transaction with one.

**Hours:** 8                      **Tuition:** \$89

### Topics include:

- Foundation of Buyer Agency
- Technology for Buyer Agents
- Exercising Due Diligence as a Buyer's Agent



## Ethics and Real Estate

This course explains the issues surrounding real estate ethics in simple terms and gives you the blueprint you'll need to evaluate a situation and make the ethical decision—the right decision—for all the involved parties.

**Hours:** 8                      **Tuition:** \$89



## Property Disclosures: The Real Estate Professional's Guide to Reducing Risk

This new course covers the basics of property disclosures. The textbook examines legal liability issues facing real estate professionals, including misrepresentation, active and passive fraud, negligent misrepresentation, negligent nondisclosure and negligent advice. Property Disclosures also discusses the latest information on Key Liability Topic Areas, including mold, lead-based paint, stigmatized property and Megan's Law. Case studies analyzing over 20 recent property disclosure cases allow you to apply your new knowledge to "real life" examples. Sample mold and lead disclosure forms provide practice with tools you will use in the field.

**Hours:** 8                      **Tuition:** \$89

# Commercial Series

Courses in the Commercial Series explore opportunities that exist outside of residential sales. Get the details on investment, management, finance, and listing. Assist your clients with challenges related to income properties such as leases and other tenant issues. The classroom courses in this series provide dual credit for Real Estate Brokers and Appraisers. **Save money** by completing classroom education and fulfill your CE requirement for **both** licenses.



## Intro to Commercial Real Estate Sales

This course provides a blueprint for commercial real estate transactions. Includes: essential elements of commercial investments, financial anatomy of real estate investments, how to establish market value and return, and listing and marketing commercial real estate.

**Hours: 8**

**Tuition: \$89**



## Principles of Commercial Real Estate Finance

The commercial and multi-family real estate market today is complex and demanding. This course is filled with practical information and advice from seasoned professionals.

**Hours: 8**

**Tuition: \$89**



## Understanding Commercial Real Estate Investments

This course introduces concepts critical to successfully working with investment properties and clients. You will learn new concepts and key formulas and be given opportunities to apply them through problems presented in case studies.

**Hours: 8**

**Tuition: \$89**



## Commercial Real Estate: Smart Marketing Practices

This course is filled with practical advice and creative tips on effective marketing practices aimed at ensuring growth and profitability of a commercial real estate business. It also focuses on important forms, agreements, and contingency clauses used in commercial real estate, including co-brokerage agreements. This course introduces basic concepts critical to the successful marketing of commercial property, including making the best use of the Internet for marketing and communications. The materials included will help you systematically locate new commercial customers/clients, work with them, and follow-up with them on future business opportunities.

**Hours: 8**

**Tuition: \$89**



## Investment Property Practice and Management

This course provides information about property management and property investment. From commercial real estate to how to determine market value and understand leases, this course has valuable information that you need to build a successful real estate business. Provides information about commercial real estate, classification of real property, management plans, lease types, market value and rate of return analysis.

**Hours: 16**

**Tuition: \$149**



## Property Management and Managing Risk

This course will help you manage liability while spreading your efforts between sales and property management. Features: Leases and Tenant issues, the manager-owner relationship, managing residential properties, and emergency and tenant safety issues.

**Hours: 8**

**Tuition: \$89**



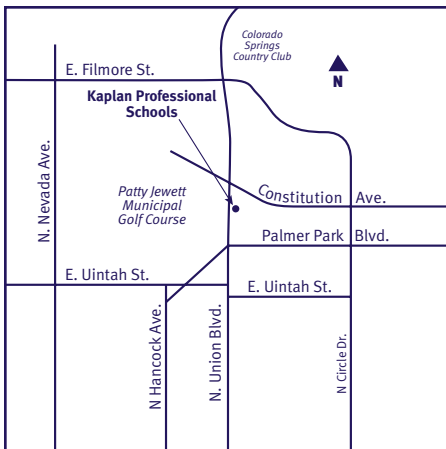
PROFESSIONAL  
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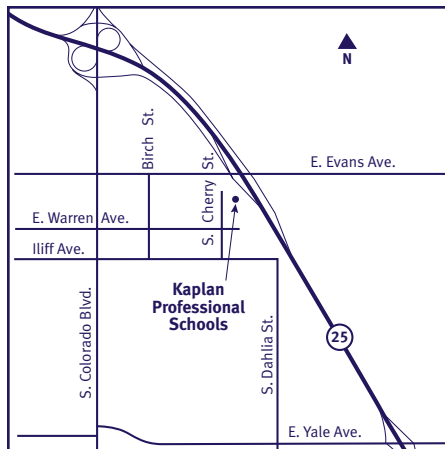
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Colorado Springs**

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Denver**

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