



**GREATER BERGEN  
REALTORS®**

# **2023 COURSE CATALOG**

**July 1, 2023 - June 30, 2025**



**(201) 244-7000**



**[www.GreaterBergenRealtors.com](http://www.GreaterBergenRealtors.com)**

# Continuing Education

MUST BE COMPLETED BY: **APRIL 30, 2025**  
TO AVOID THE REC FINE

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**12 Mandatory  
Credits**



**1 Fair Housing  
2 Ethics  
3 Core  
6 Elective/Core**

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## GBR ZOOM/HYBRID REGISTRATION

**GO TO: [HTTPS://EBOR.RAPAMS.COM](https://ebor.rapams.com)**

LOGIN ID: YOUR NRDS ID    PASSWORD: gbr

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## TRACK YOUR CE CREDITS

**WEBSITE:**

**GO TO: [HTTPS://NJRECE.PSIEXAMS.COM/ACCOUNT/LOGIN](https://njrece.psiexams.com/account/login)**

- SEE YOUR CE RECORD
- FAQs FOR THE ONLINE SYSTEM

[NOTE: GIVE 48 HOURS BEFORE CHECKING YOUR CE CREDITS ON THE PSI WEBSITE]

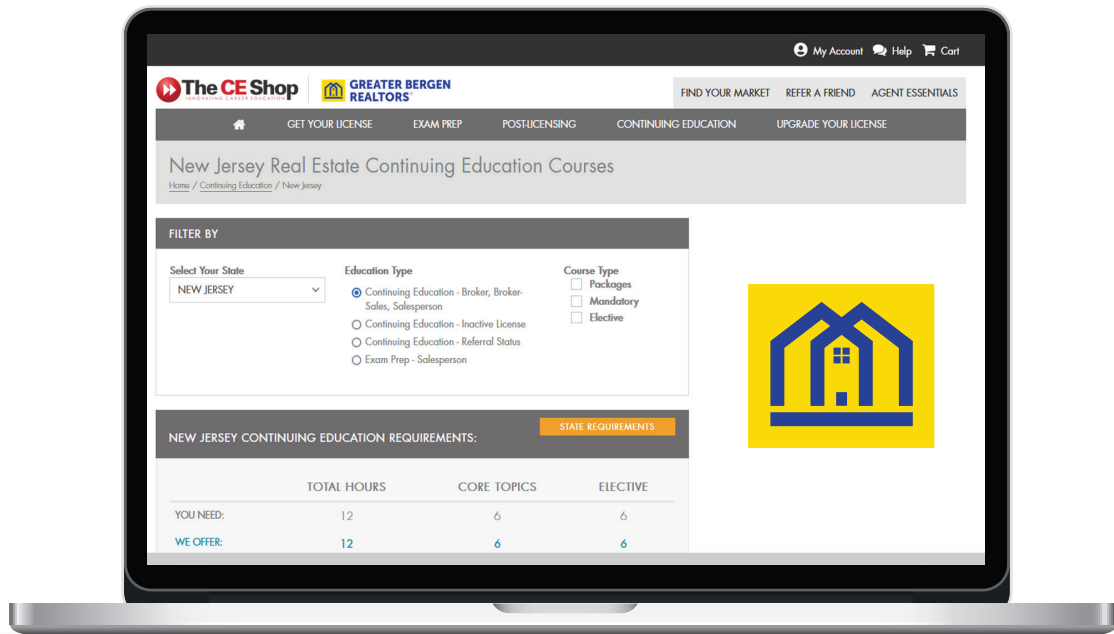
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## CE SHOP

**GO TO: [HTTPS://GBAR-VS.THECESHOP.COM](https://gbar-vs.theceshop.com)**

# CE SHOP

## LOOKING FOR MORE CE EDUCATION OPTIONS?



**VISIT THE CE SHOP FOR  
CONTINUING EDUCATION  
COURSES TO FIT  
YOUR SCHEDULE!**

***GO TO: [HTTPS://GBAR-VS.THECESHOP.COM](https://GBAR-VS.THECESHOP.COM)***

PLEASE NOTE THAT GREATER BERGEN REALTORS® DOES ACCEPT THE NEW JERSEY CONTINUING EDUCATION PACKAGE (WITH ETHICS COURSE) TO MEET YOUR REALTOR® CODE OF ETHICS TRAINING REQUIREMENT.

GREATER BERGEN REALTORS® MISSION STATEMENT:  
**WE EMPOWER THE SUCCESS OF THOSE WE  
SERVE BY FOCUSING ON CONNECTIONS,  
ADVOCACY, RESOURCES, AND EDUCATION.**

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## CONTINUING EDUCATION

THE CONTINUING EDUCATION (CE) COURSES ARE DESIGNED TO MEET THE NJ REAL ESTATE COMMISSION REQUIREMENT. EACH LICENSEE MUST TAKE A TOTAL OF 12 CREDITS EVERY 2 YEARS.



## DESIGNATIONS & CERTIFICATIONS

THE NATIONAL ASSOCIATION OF REALTORS® PROVIDE A WIDE-RANGE OF PROGRAMS AND SERVICES THAT HELP MEMBERS INCREASE THEIR SKILLS, PROFICIENCY AND KNOWLEDGE.

DESIGNATION AND CERTIFICATIONS ACKNOWLEDGING EXPERIENCE AND EXPERTISE IN VARIOUS REAL ESTATE SECTORS ARE AWARDED BY NAR AND EACH AFFILIATED GROUP UPON COMPLETION OF REQUIRED COURSES.

**PLEASE BE ADVISED:**

**ALL CLASSES STARTING JULY 1, 2023 WILL BE APPLIED TO THE  
NEW 2025 REC CE CYCLE.**

# CONTINUING EDUCATION



## REAL ESTATE LITIGATION & THINGS THAT CAN KILL A SALE

OCTOBER 19, 2023

INSTRUCTOR: DORA OMANA

1:00 PM - 2:00 PM

\$20 MEMBER

\$10 NON-MEMBER

**POSTPONED**

### CREDITS: 3 CORE CREDITS

HAVE YOU EVER HAD A CLIENT ASK YOU FOR ADVICE ON WHAT YOU SHOULD DO TO HELP YOUR CLIENTS? THIS COURSE WILL PROVIDE YOU WITH THE OPTIONS CLIENTS HAVE WHEN A REAL ESTATE TRANSACTION DOES NOT GO AS PLANNED OR IS CANCELLED BY THE OTHER PARTY. LEARN DIFFERENT TACTICS TO HELP YOUR CLIENTS GET THE HELP THEY NEED. POSITION YOURSELF AS A VALUED ADVISOR EVEN WHEN THINGS DO NOT GO THEIR WAY. LEARN WHEN TO SUGGEST TO YOUR CLIENT TO TAKE LEGAL ACTION BASED ON THEIR SITUATION, INCLUDING MEASURES FOR SPECIFIC PERFORMANCE, ORDERS TO SHOW CAUSE OR GENERAL LITIGATION MATTERS.



## HELPING HISPANIC IMMIGRANTS WITH THE PURCHASING PROCESS

OCTOBER 25, 2023

9:00AM - 12:00PM

INSTRUCTOR: DORA OMANA

FREE FOR

EVERYONE

### CREDITS: 3 CORE CREDITS

HELPING HISPANIC IMMIGRANTS UNDERSTAND THE PURCHASE PROCESS - WHO IS THE PRESENTER AND WHY WAS THIS COURSE CREATED? HISPANIC CULTURE IS DIFFERENT THAN THE AMERICAN TRANSACTION, IN THIS COURSE AGENTS WILL LEARN HOW TO DEAL WITH THE HISPANIC COMMUNITY AND GET THEM ACCUSTOMED TO THE AMERICAN TRANSACTIONS.



## REALTOR-SHIP: REALTORS DEVELOPING RELATIONSHIPS FOR SUCCESS

NOVEMBER 16, 2023

INSTRUCTOR: DORA OMANA

1:00 PM - 2:00 PM

\$20 MEMBER

\$10 NON-MEMBER

**CANCELLED**

### CREDITS: 3 ELECTIVE CREDITS

THE ART OF THE TRANSACTION IS ONE OF THE MANY WAYS WE REALTORS TRANSACT. THE ARTFUL WAY TO WIN BUSINESS THROUGH REAL ESTATE. A MINDFUL AND INTERACTIVE CLASS WILL DEMONSTRATE HOW TO ENSURE A SMOOTH TRANSACTION TAKES PLACE AT EVERY LEVEL. FROM COLLEAGUE TO COLLEAGUE, CUSTOMER TO CLIENT, THE STUDENT WILL GAIN A DEEPER UNDERSTANDING IN ALL ASPECTS OF THE TRANSACTION.

# CONTINUING EDUCATION



## VETERAN LOAN - HONORING OUR HEROES WITH HOMEOWNERSHIP

NOVEMBER 28, 2023 1:00PM - 4:00PM

**INSTRUCTOR:** NORBERTO MALDONADO

\$20 MEMBER

\$30 NON-MEMBER

### CREDITS: 3 ELECTIVE CREDITS

VETERANS AND MILITARY SERVICE MEMBERS HAVE EXCLUSIVE ACCESS TO WHAT IS ARGUABLY ONE OF THE BEST POSSIBLE LOANS ANYONE COULD APPLY FOR. LEARNING THE FUNDAMENTALS AND BENEFITS OF THE LOAN WILL MAKE YOU MORE COMFORTABLE WITH SEEKING OUT AND MARKETING TO VA CLIENTS, AS WELL GIVE YOU THE KNOWLEDGE YOU NEED WHEN SUBMITTING A VA OFFER OR RECEIVING A VA PRE-APPROVAL ON A LISTING. THE COURSE TAKEAWAYS ARE:

- GAIN IN-DEPTH KNOWLEDGE OF THE VA LOAN PROGRAM AND HOW IT COMPARES TO CONVENTIONAL AND FHA LOANS
- GAIN MORE CLIENTS, AS THESE LOANS ARE MUCH MORE FLEXIBLE THAN ALMOST ANY OTHER LOAN.
- LEARN WHAT COULD BE EXPECTED WHEN RECEIVING A VA PRE-APPROVAL.
- LEARN HOW TO UTILIZE THE VA LOAN FOR A HOME RENOVATION.



## REVIEW & UPDATES OF THE REALTOR CODE OF ETHICS

DECEMBER 5, 2023 9:00AM - 12:00PM

**INSTRUCTOR:**

\$20 MEMBER

\$30 NON-MEMBER

**RESCHEDULED TO  
JANUARY 18TH**



## FAIL TO STOP AT A RED LIGHT - IT IS THE LAW!

DECEMBER 5, 2023 1:00PM - 4:00PM

**INSTRUCTOR:** ISABELLE PERKINS

\$20 MEMBER

\$30 NON-MEMBER

# CONTINUING EDUCATION



## MORTGAGE 101

DECEMBER 19, 2023

9:00AM - 12:00PM

**\$20 MEMBER**

**INSTRUCTOR:** SHEETAL SAWHNEY

**\$30 NON-MEMBER**

### CREDITS: 3 ELECTIVE CREDITS

THIS COURSE WILL PROVIDE AN UNDERSTANDING OF PRE-APPROVALS AND THE ROLE REAL ESTATE AGENTS PLAY; A STUDY OF CONDOMINIUM FINANCING AND DISCUSSIONS OF VARIOUS TYPES OF MORTGAGES AVAILABLE TODAY.

- FHA
- VA
- 203K GUIDELINES
- 2023 UPDATES FOR CONVENTIONAL MORTGAGE OPTIONS INCLUDING AFFORDABLE LOANS
- ADJUSTABLE-RATE MORTGAGE
- RATE BUY DOWN
- NON-QUALIFIED MORTGAGES – PERFECT FOR SELF-EMPLOYED BUYERS
- CONDO FINANCING AND RED FLAGS
- MORTGAGE PREQUALIFICATION VERSUS MORTGAGE PREAPPROVAL



## REVIEW & UPDATES OF THE REALTOR CODE OF ETHICS

JANUARY 18, 2024

9:00AM - 12:00PM

**\$20 MEMBER**

**INSTRUCTOR:** ISABELLE PERKINS

**\$30 NON-MEMBER**

### CREDITS: 3 FAIR HOUSING CREDITS

TREATING ALL CONSUMERS EQUALLY AND FAIRLY IS NOT ONLY GOOD BUSINESS PRACTICE, BUT ALSO THE LAW. THIS COURSE REVIEWS THE LEGAL OBLIGATIONS ALL REAL ESTATE LICENSEES NEED TO ABIDE BY (FEDERAL AND STATE REGULATIONS). THE FOLLOW UP DISCUSSIONS WILL ADDRESS VARIOUS CONCERNS FROM CONSUMERS, SUCH AS SERVICE ANIMALS, TENANT APPLICATIONS AND QUALIFICATIONS, INFORMATION ABOUT AREAS AND MORE. RISK MANAGEMENT FOR THE REAL ESTATE LICENSEE WILL ALSO BE DISCUSSED THROUGH THE CREATION OF "BEST BUSINESS PRACTICES".

NOTE THAT THE COURSE HAS BEEN UPDATED TO INCLUDE A DISCUSSION ON THE DEC 2021 AG MEMORANDUM, THE FAIR CHANCE HOUSING LEGISLATION, AS WELL AS A DISCUSSION ON BIASES



## FAIR HOUSING - FAIRNESS, IT IS THE LAW!

JANUARY 18, 2024

1:00PM - 4:00PM

**\$20 MEMBER**

**INSTRUCTOR:** ISABELLE PERKINS

**\$30 NON-MEMBER**

### CREDITS: 3 FAIR HOUSING CREDITS

TREATING ALL CONSUMERS EQUALLY AND FAIRLY IS NOT ONLY GOOD BUSINESS PRACTICE, BUT ALSO THE LAW. THIS COURSE REVIEWS THE LEGAL OBLIGATIONS ALL REAL ESTATE LICENSEES NEED TO ABIDE BY (FEDERAL AND STATE REGULATIONS). THE FOLLOW UP DISCUSSIONS WILL ADDRESS VARIOUS CONCERNS FROM CONSUMERS, SUCH AS SERVICE ANIMALS, TENANT APPLICATIONS AND QUALIFICATIONS, INFORMATION ABOUT AREAS AND MORE. RISK MANAGEMENT FOR THE REAL ESTATE LICENSEE WILL ALSO BE DISCUSSED THROUGH THE CREATION OF "BEST BUSINESS PRACTICES".

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# DESIGNATIONS & CERTIFICATIONS



## SELLER REPRESENTATIVE SPECIALIST (SRS)

JULY 26 - 27, 2023

9:00AM - 5:00PM

**INSTRUCTOR:** PATRICIA BADIA

**NJ 6 ETHICS AND 6 ELECTIVES/15 NY HOURS** - THE SELLER REPRESENTATIVE SPECIALIST (SRS) DESIGNATION IS THE PREMIER CREDENTIAL IN SELLER REPRESENTATION. IT IS DESIGNED TO ELEVATE PROFESSIONAL STANDARDS AND ENHANCE PERSONAL PERFORMANCE. THE DESIGNATION IS AWARDED TO REAL ESTATE PRACTITIONERS BY THE REAL ESTATE BUSINESS INSTITUTE (REBI) WHO MEET SPECIFIC EDUCATIONAL AND PRACTICAL EXPERIENCE CRITERIA.

**EARLY BIRD PRICING** - \$250.00 FOR MEMBERS | \$275.00 FOR NON-MEMBERS

**AFTER JULY 3, 2023** - \$275.00 FOR MEMBERS | \$299.00 FOR NON-MEMBERS



## AT HOME WITH DIVERSITY (AHWD)

AUGUST 24, 2023

9:00AM - 4:30PM

**INSTRUCTOR:** ALIREZA MEMAR

**NJ 6 CORE CREDITS / NY 6 HOURS** - THIS COURSE IS PART OF A COMPREHENSIVE CULTURAL DIVERSITY OUTREACH PROGRAM THAT WILL HELP REAL ESTATE COMPANIES DIVERSIFY THEIR WORKPLACES AND IMPROVE THE INDUSTRY'S ABILITY TO SERVE CULTURALLY DIVERSE CONSUMERS. LEARN TO WORK EFFECTIVELY WITH - AND WITHIN - TODAY'S DIVERSE REAL ESTATE MARKET.

**EARLY BIRD PRICING** - \$99.00 FOR MEMBERS | \$125.00 FOR NON-MEMBERS

**AFTER AUGUST 18, 2023** - \$125.00 FOR MEMBERS | \$145.00 FOR NON-MEMBERS



## SFR: SHORT SALES & FORECLOSURE RESOURCE

SEPTEMBER 21, 2023

9:00AM - 5:00PM

**INSTRUCTOR:** PATRICIA BADIA

**NJ 7 ELECTIVE CREDITS / NY 6 CREDITS** - 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.

**EARLY BIRD PRICING** - \$99.00 FOR MEMBERS | \$125.00 FOR NON-MEMBERS

**AFTER SEPTEMBER 1, 2022** - \$125.00 FOR MEMBERS | \$145.00 FOR NON-MEMBERS



## MILITARY RELOCATION PROFESSIONAL (MRP)

NOVEMBER 10, 2023

9:00AM - 5:00PM

**INSTRUCTOR:** PATRICIA BADIA

**NJ 6 ELECTIVE CREDITS / NY 6.5 CREDITS** - MRP-MILITARY RELOCATION PROFESSIONAL CERTIFICATION FOCUSES ON EDUCATING REAL ESTATE PROFESSIONALS ABOUT WORKING WITH CURRENT AND FORMER MILITARY SERVICE MEMBERS TO FIND HOUSING SOLUTIONS THAT BEST SUIT THEIR NEEDS AND TAKE FULL ADVANTAGE OF MILITARY BENEFITS AND SUPPORT.

**EARLY BIRD PRICING** - \$99.00 FOR MEMBERS | \$125.00 FOR NON-MEMBERS

**AFTER NOVEMBER 4, 2022** - \$125.00 FOR MEMBERS | \$145.00 FOR NON-MEMBERS



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