



**GREATER BERGEN  
REALTORS®**



**GREATER BERGEN REALTORS®**

CENTER FOR PROFESSIONAL DEVELOPMENT

**2025**

**COURSE CATALOG**

405 N. Midland Ave, Saddle Brook NJ 07663  
(201) 244-7000

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

[Education@GreaterBergenRealtors.com](mailto:Education@GreaterBergenRealtors.com)

# My Courses



**CE Requirements:** Fair Housing: 1 Hour; Ethics: 2 Hours; CORE: 3 Hours; and Elective or CORE: 6 Hours for a total of 12 Continuing Education Hours.

FAIR HOUSING (1 HOUR): \_\_\_\_\_

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ETHICS (2 HOURS): \_\_\_\_\_

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CORE (3 HOURS): \_\_\_\_\_

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ELECTIVE/CORE (5 HOURS): \_\_\_\_\_

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AGENCY (1 HOUR): \_\_\_\_\_

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**Total: \_\_\_\_\_ Hours/Credits out of 12 CE Hours**



DESIGNATIONS/CERTIFICATIONS:

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**NOTES:** \_\_\_\_\_

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# Continuing Education

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

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**12 MANDATORY  
CREDITS**



- 1 FAIR HOUSING (FH)**
  - 2 ETHICS (E)**
  - 3 CORE (C)**
  - 5 ELECTIVE/CORE (EL/C)**
  - 1 AGENCY (A)**
- 



**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**  
**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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**NON-GBR CE CLASS OPTIONS**  
**GO TO [HTTPS://GBAR-REALTORS.THESHOP.COM](https://gbar-realtors.theceshop.com)**

# CE Shop

## LOOKING FOR EVEN MORE CE EDUCATION OPTIONS?

Visit The CE Shop For Continuing Education  
Courses To Fit Your Schedule!

Go To: [HTTPS://GBAR-REALTORS.THECESHOP.COM](https://gbar-realtors.theceshop.com)

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**SCAN HERE TO  
VISIT THE CE SHOP!**

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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®**  
HAS ESTABLISHED AN AGREEMENT  
WITH THE CE SHOP TO PROMOTE  
ONLINE COURSE INFORMATION TO  
CONSUMERS AND  
REAL ESTATE LICENSEES.

**GREATER BERGEN REALTORS®**  
IS NOT THE DEVELOPER OF THESE  
COURSES AND IS SIMPLY PROVIDING  
A REFERRAL. ANY QUESTIONS  
REGARDING COURSE CONTENT  
OR TECHNOLOGY SHOULD BE  
DIRECTED TO THE CE SHOP.

**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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 **CE 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.**

- 12 MANDATORY CREDITS** {
- 1 FAIR HOUSING (FH)**
  - 2 ETHICS (E)**
  - 3 CORE (C)**
  - 5 ELECTIVE/CORE (EL/C)**
  - 1 AGENCY (A)**
- 

 **D&C Designations & Certifications**

The National Association of REALTORS® (NAR) Provide A Wide Range Of Programs And Services That Help Members Increase Their Skills, Proficiency And Knowledge.

Designations 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 ARE HYBRID FOR MEMBERS AND  
NON-MEMBERS. ALL CLASSES ARE \$25.00 FOR  
MEMBERS AND \$35.00 FOR NON-MEMBERS UNLESS  
OTHERWISE NOTED.**

# Designations & Certifications

 **RENE: REAL ESTATE NEGOTIATION EXPERTS CERTIFICATION CLASS**  
JANUARY 30-31, 2025 | 9:00AM - 4:30PM

**CREDITS: NJ 7 ELECTIVE** | 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.

**COURSE TAKEAWAYS:**

- 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

 **AHWD: AT HOME WITH DIVERSITY CERTIFICATION CLASS**  
FEBRUARY 27, 2025 | 9:00AM - 4:30PM

**CREDITS: NJ PENDING / NY PENDING** | The course work for the At Home with Diversity® certification is designed to enable you to work successfully with and within a rapidly changing multicultural market. It will help you to learn diversity, sensitivity, and how it applies to U.S. fair housing laws in an increasingly multicultural real estate market.

**COURSE TAKEAWAYS:**

- Knowledge of the subtleties of U.S. fair housing laws.
- Ability to assess and understand attributes of diversity and their impact on the real estate industry.
- An understanding of the basic competencies to earn the confidence of potential buyers and sellers, regardless of race, ethnicity, religion, gender, handicaps, familial status, or national origin.
- Knowledge of how to build a business plan that minimizes risk and successfully services all types of clients
- Business etiquette for specific cultures

 **ABR: ACCREDITED BUYERS REPRESENTATIVE DESIGNATION CLASS**  
MARCH 27-28, 2025 | 9:00AM - 4:30PM

**CREDITS: NJ 12 ETHICS / NY 15 HOURS** | The Accredited Buyer’s Representative (ABR®) designation is for real estate buyer’s agents who focus on working directly with buyer-clients at every stage of the home-buying process.

**WHAT DO YOU GAIN?**

- Valuable real estate education that elevates your skills and knowledge in the eyes of home buyers.
- Ongoing specialized information, programs, and updates that keep you knowledgeable on the issues and trends facing home buyers.
- Access to members-only publications, marketing tools and resources(link is external).
- Networking and referral opportunities.



# Designations & Certifications



**SRS: SELLERS REPRESENTATIVE  
SPECIALIST DESIGNATION CLASS**  
APRIL 24-25, 2025 | 9:00AM - 4:30PM

**CREDITS: NJ 6 ETHICS/6 ELECTIVES / NY 15 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.

**WHAT DO YOU GAIN?**

- Increase listings and grow their business
  - Demonstrate and communicate their value package to seller clients
  - Understand and apply the Code of Ethics & Standards of Practice
  - Understand and comply with state license laws when representing sellers
  - Understand and apply methods, tools, and techniques to provide support and services that sellers want and need
- 



**CIPS - GLOBAL MARKETS &  
GLOBAL TRANSACTIONS**  
MAY 28-29, 2025 | 9:00AM - 4:30PM

**CREDITS: NJ 7 ELECTIVE / NY PENDING** | The Certified International Property Specialist (CIPS) designation is for REALTORS® from the United States and abroad, as well as association staff and volunteer leaders who wish to develop or grow their international real estate business. It will provide you with the knowledge, research, network, and tools to globalize your business. What will you gain?

**Marketing Tools:**

- Listing in the "Find a CIPS" online directory
- Customizable print postcards
- Customizable web banner ads
- Customizable press release

# Designations & Certifications

 **SFR: SHORT SALES AND FORECLOSURES CERTIFICATION CLASS**  
SEPTEMBER 18, 2025 | 9:00AM - 4:30PM

**CREDITS: NJ 7 ELECTIVE / NY 6 HOURS** | The Short Sales and Foreclosure Resource (SFR®) certification is for REALTORS® who want to hone the skills that will allow them to help buyers and sellers of distressed properties. WHAT DO YOU GAIN?

- Direct distressed sellers to finance, tax, and legal professionals
- Qualify sellers for short sales
- Negotiate with lenders
- Safeguard your commission
- Develop a short-sale package
- Tap into buyer demand
- Limit risk
- Protect buyers



 **PSA: PRICING STRATEGY ADVISORS CERTIFICATION CLASS**  
OCTOBER 29, 2025 | 9:00AM - 4:30PM

**CREDITS: NJ 6 ELECTIVES / NY 6 HOURS** | The Pricing Strategy Advisor (PSA) certification is specifically designed to enhance your skills in pricing properties, creating CMAs, working with appraisers, and guiding clients through the anxieties and misperceptions they often have about home values. WHAT DO YOU GAIN?

- The purpose and benefits of CMAs, and how to guide clients through them
- Terminology of pricing and valuation
- How to identify appropriate comparables, and where to find information about them
- The role of supply and demand in pricing
- Specific challenges and special situations in making adjustments
- How to work with appraisers
- The Code of Ethics as it relates to pricing
- How to adjust comparables
- How to hone your pricing skills and practices



# Designations & Certifications



**MRP: MILITARY RELOCATION  
PROFESSIONAL CERTIFICATION CLASS**  
NOVEMBER 11, 2025 | 9:00AM - 4:30PM

**CREDITS: NJ 6 ELECTIVE / NY 6.5 HOURS** | The Military Relocation Professional (MRP) certification is for real estate professionals who want to work with current and former military service members. The MRP certification program educates REALTORS® about working with U.S. servicemembers and their families and veterans to find the housing solutions that best suit their needs and to take full advantage of available benefits and support. **WHAT DO YOU GAIN?**

- Understanding of the processes and procedures involved in a military relocation and how these impact service members' relocation and housing choices
- Ability to provide information to help members through a rent or buy, sell or rent decision-making process
- Ability to identify and provide services that help service members sell or find and purchase suitable homes
- The knowledge of the military relocation process you need to guide service members through the real estate transaction
- Ability to explain the basics of VA financing
- Access to the members-only marketing tools and resources

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## **Designation / Certification Course Cancellation Policy**

**\* Cancellations and transfer requests must be submitted at least twenty-four (24) hours prior to start of class.**

- **REFUNDS:** Course cancellations which MAY result in a refund must be made in writing and emailed to **Education@GreaterBergenRealtors.com** for assessment.
  - There is a \$50 cancellation fee for each class.
  - Designation / Certification (D&C) courses are only transferable to comparable D&C courses.
  - If GBR cancels the course, a full refund or transfer will take place.
- **TRANSFERS:** Will be considered upon written request. Send all requests to the Education Dept.
  - Must take place within the current CE Cycle.
  - Registration fees are transferable to an alternate and available D&C course.
  - Limit of one (1) transfer per year; Must be used within the same year.
- **LATE ARRIVAL:** Those who are more than fifteen (15) minutes late to class will be subject to:
  - Loss of class seat. ◦ **NO** refund or credits will be granted.
- **NO SHOW Policy:** Outcomes for a No Show (without twenty-four (24) hour notice) are as follows:
  - **NO** Refund
  - **NO** Transfers
- **IN CASE OF EMERGENCIES** – If there is a circumstance beyond a student's control in which the student isn't able to complete the course, such as a disabling illness, accident, or death in the immediate family, GBR shall meet with the student and come to an agreement that is fair to both parties.

# Continuing Education



## MORTGAGE BASICS FOR REALTORS

Thursday, February 6, 2025 – 9:00am to 12:00pm

Instructor: Luke Chamberlin

**FREE FOR ALL GBR MEMBERS ONLY** | This course will allow REALTORS® to become familiar with the workings of the mortgage industry. Students will learn the methods of qualifying borrowers as well as an explanation of the terms used by mortgage professionals. Additionally, this course will cover the mortgage process from a high-level and discuss why it is essential for REALTORS® to understand how the mortgage industry works.



## REAL ESTATE ADVERTISING COMPLIANCE

Thursday, February 6, 2025

1:00pm to 4:00pm

Instructor: Eileen Cahill

SPONSORED BY:



**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | The course provides a thorough review of real estate advertising regulations intended to give a sales agent an understanding of the New Jersey Real Estate Statute rules, the NAR Code of Ethics advertising standards of practice, and the HUD Fair Housing advertising guidelines. In addition to the legal review, examples will be presented and discussed so that the agent will have insight into what constitutes good advertising practice.

TOPICS COVERED:

- NJREC Subchapter 6. Conduct of Business: Advertising Rules
- Review of Articles 12 and 10 of NAR Code of Ethics with special emphasis on website and social media
- Review of HUD's Fair Housing Advertising Guidelines



## MORTGAGE CALCULATIONS/ QUALIFYING BORROWERS

Wednesday, February 12, 2025 – 9:00am to 12:00pm

Instructor: Doug Vairo (Virtual)

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This course teaches the REALTOR® how to close more sales by better understanding not only the basics but also the details of how underwriters approve potential buyers on key elements. Key elements include the following:

- Borrowers Credit Report (FICO scores and more)
- Borrowers DTI (Debt to Income Ratio)
- Borrowers LTV (Loan to Value Ratio)
- Correct ways to calculate Income.



# Continuing Education



**3E**  
**3 ELECTIVE**

**HOW THE PRIMARY AND SECONDARY MORTGAGE MARKETS WORK**  
Wednesday, February 12, 2025 – 1:00pm to 4:00pm  
Instructor: Doug Vairo (Virtual)

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This course will teach the agent several key things about the secondary mortgage market. Things ranging from why it was created to several of the specific benefits it provides in the mortgage marketplace. The agent will walk away understanding how loans are bought and sold, what part of a loan is sold, who the services of a loan are, what function MBS's play and what Fannie Mae / Freddie Mac and Ginnie Mae are?

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**3C**  
**3 CORE**

**TOP 10 THINGS ATTORNEY'S WISH THE REALTOR KNEW ABOUT THE CLOSING PROCESS**  
Tuesday, February 18, 2025 – 9:00am to 12:00pm  
Instructor: Dan Barli (Virtual)

**FREE FOR ALL GBR MEMBERS ONLY** | This class provides detailed information on what every Realtor should know about the closing procedures and how to effectively manage their client's expectations to enable them to serve them better. During Covid, real estate strategies were different from what the market is now. The course will provide updates for 2025, which will cover the new laws and economic conditions. Students will learn what actions to take to set themselves apart in this market and highlight their professionalism, including presenting and reviewing the REALTOR-prepared contract, identifying inspection defects properly, and negotiating more favorable terms.

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**2E/  
1FH**  
**2 ETHICS/  
1 FAIR HOUSING**

**CODE OF ETHICS & FAIR HOUSING**  
Tuesday, February 18, 2025 – 1:00pm to 4:00pm  
Instructor: Evelyn Paladino

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | Many real estate agents must understand that Fair Housing is still an issue TODAY. This course will discuss who and what classes are protected. Some items of discussion will include discrimination, steering/redlining, and reasonable accommodations for those with disabilities. This course will provide complete insight into the code of ethics & fair housing and how it affects real estate agents. In addition to fair housing, you will learn how to review the 17 articles of the REALTOR® Code of Ethics, including how the articles of the code are compared to the licensing obligations, what a REALTOR® can do when someone does not comply, and what are best practices to avoid arbitration. Using the pathways to professionalism, students will have a better understanding of the code.



# Continuing Education



## AGENCY CLASS

Thursday, February 20, 2025 – 10:00am to 11:00am

Instructor: Rhoda Moss-Latimer (Virtual)

**\$15 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This course will explore the foundational concept of agency—the legally binding relationship between a real estate professional and their client that underpins every transaction. It is designed to deepen your understanding of agency relationships and equip you with the knowledge to navigate the latest developments in the field confidently. You'll learn about:

- Licensee Business Relationships, including Designated Agency.
- The Consumer Information Statement and how it guides transparency.
- Brokerage Service Agreements and their importance.
- The role of the Property Condition Disclosure Statement in client trust.
- Broker Compensation structures and compliance.
- Requirements for Signage at Showings to protect interests.
- The New Continuing Education Requirement to maintain your licensure and expertise.

By the end of this class, you'll be equipped with the tools and insights to handle agency relationships with professionalism and integrity, ensuring success for you and your clients in every transaction.



## REALTOR® SAFETY

Friday, February 21, 2025 – 9:00am to 12:00pm

Instructor: David Cilento

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This is a three-hour REALTOR® Safety course designed to show how real estate professionals can limit risk and preserve their safety and their clients' safety for positive business outcomes. Students will learn to assess risk in their current practice and create safety systems, scripts, and tools that can be used in listing appointments, open houses, etc. Students will also learn how to protect personal information online and on social media.



## PERSONAL FINANCIAL PLANNING FOR REAL ESTATE AGENTS

Friday, February 21, 2025 – 1:00pm to 4:00pm

Instructor: John Kuhn

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This course provides an overview of what agents need to know to manage their personal finances as a real estate professional. It covers self-employment income, tax strategies, insurance, retirement plans, investing, wealth management strategies, asset and liability protection, estate planning concerns, goal setting, and more. This course is designed to help new agents who are getting started as well as established agents who are growing their wealth, to those who have made it, and want to keep it.



# Continuing Education



**2E/  
1FH**  
**2 ETHICS/  
1 FAIR HOUSING**

**CODE OF ETHICS & FAIR HOUSING**  
Wednesday, February 26, 2025 – 9:00am to 12:00pm  
Instructor: Rhoda Moss-Latimer

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | Many don't understand that Fair Housing is still an issue TODAY. Discussion on who and what classes are protected. Some examples of discrimination, steering/red lining, reasonable accommodations for those with disabilities. Review and Updates of the REALTOR® Code of Ethics– Detailed review of the 17 articles of the Code of Ethics, including: how do the articles of the Code compare to the licensing obligations, what do I do when someone does not comply and best practices to avoid arbitration.



**3C**  
**3 CORE**

**COOPERATING WITH COOPS & CONDOS**  
Wednesday, February 26, 2025 – 1:00pm to 4:00pm  
Instructor: Rhoda Moss-Latimer

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | As a real estate professional, understanding the nuances of condominiums (condos) and cooperatives (co-ops) is essential to providing exceptional service to your clients. These property types present unique challenges and opportunities in today's real estate market, requiring specialized knowledge to navigate their legal, financial, and practical complexities. This course is designed to equip you with the expertise to confidently guide buyers, sellers, and investors through the intricacies of condo and co-op transactions. Throughout this course, you'll gain insights into:

- Key Differences: What sets condos and co-ops apart and why it matters to your clients.
- Ownership and Governance: The legal frameworks, bylaws, and board structures that define each property type.
- Financial Considerations: Common charges, assessments, and financing options unique to condos and co-ops.
- Market Dynamics: Strategies for positioning and marketing these properties effectively.
- Client Guidance: Practical advice for navigating offers, negotiations, and closings in the condo and co-op space.

By the end of this course, you'll have the tools to expand your expertise, better serve your clients, and enhance your reputation as a knowledgeable and trusted real estate professional.



# Continuing Education



## AGENCY CLASS

Friday, February 28, 2025 – 10:00am to 11:00am

Instructor: Rhoda Moss-Latimer (Virtual)

**\$15 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This course will explore the foundational concept of agency—the legally binding relationship between a real estate professional and their client that underpins every transaction. It is designed to deepen your understanding of agency relationships and equip you with the knowledge to navigate the latest developments in the field confidently. You'll learn about:

- Licensee Business Relationships, including Designated Agency.
- The Consumer Information Statement and how it guides transparency.
- Brokerage Service Agreements and their importance.
- The role of the Property Condition Disclosure Statement in client trust.
- Broker Compensation structures and compliance.
- Requirements for Signage at Showings to protect interests.
- The New Continuing Education Requirement to maintain your licensure and expertise.

By the end of this class, you'll be equipped with the tools and insights to handle agency relationships with professionalism and integrity, ensuring success for you and your clients in every transaction.



## ADVANCED FINANCIAL PLANNING FOR NEW JERSEY REAL ESTATE AGENTS

Thursday, March 6, 2025 – 9:00am to 12:00pm

Instructor: John Kuhn

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This course that provides an overview of what real estate agents need to know about taxes related to conducting their real estate practice and working with clients. It covers an agent's personal taxes, retirement plans, SEP IRA's Solo 401k's, tax benefits related to home ownership, vacation properties and investment real estate. It reviews how to calculate a gain or loss and a sale of real estate and the tax benefits of being a real estate professional. We review Farm land assessment, the Mansion tax, how successful execute and 1031 exchange and investing in opportunity zones.



## FINANCIAL LITERACY

Thursday, March 6, 2025 – 1:00pm to 4:00pm

Instructor: Robert Oppenheimer

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | Designed for REALTORS®, this course provides the basics of financial planning including goal setting and the planning process, budgeting basics, handling debt, insurance coverages, planning for retirement and more!!

We will cover topics such as:

- 1) I am new to the business and not sure how to set a business budget
- 2) Help, I can't pay my credit card debt
- 3) My taxes are due, but don't have the money to pay
- 4) I want to retire soon but not sure if I can
- 5) I want to teach my grandchildren how to retire comfortably



# Continuing Education



## TOP 10 THINGS ATTORNEY'S WISH THE REALTOR KNEW ABOUT THE CLOSING PROCESS

Friday, March 7, 2025 – 9:00am to 12:00pm  
Instructor: Dan Barli (Virtual) / Affiliate: Everett Title Agency

**FREE FOR ALL GBR MEMBERS ONLY** | This class provides detailed information on what every Realtor should know about the closing procedures and how to effectively manage their client's expectations to enable them to serve them better. During Covid, real estate strategies were different from what the market is now. The course will provide updates for 2025, which will cover the new laws and economic conditions. Students will learn what actions to take to set themselves apart in this market and highlight their professionalism, including presenting and reviewing the REALTOR-prepared contract, identifying inspection defects properly, and negotiating more favorable terms.



## AGENCY CLASS

Friday, March 7, 2025 – 1:00pm to 2:00pm  
Instructor: Rhoda Moss-Latimer (Virtual)

**\$15 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This course will explore the foundational concept of agency—the legally binding relationship between a real estate professional and their client that underpins every transaction. It is designed to deepen your understanding of agency relationships and equip you with the knowledge to navigate the latest developments in the field confidently. You'll learn about:

- Licensee Business Relationships, including Designated Agency.
- The Consumer Information Statement and how it guides transparency.
- Brokerage Service Agreements and their importance.
- The role of the Property Condition Disclosure Statement in client trust.
- Broker Compensation structures and compliance.
- Requirements for Signage at Showings to protect interests.
- The New Continuing Education Requirement to maintain your licensure and expertise.

By the end of this class, you'll be equipped with the tools and insights to handle agency relationships with professionalism and integrity, ensuring success for you and your clients in every transaction.



## TENANT SCREENING GUIDELINES FOR REALTY SAFETY

Wednesday, March 12, 2025 – 9:00am to 12:00pm  
Instructor: Doug Vairo (Virtual)

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | In this course, the focus will be to understand ways to evaluate prospective tenants and how to properly screen them. Fair Housing, the FCRA, and other regulatory issues have made it clear that there are specific guidelines when screening potential tenants. REALTORS® will benefit greatly from learning what information is available and how it should be used when screening tenants.

- Understand the importance of rental applications and disclosure.
- Understand the importance of informed consent.
- Obtain verification documents.
- Discuss the difference between a basic credit report and a tenant screening report.



# Continuing Education



## REAL TRUTH ABOUT REVERSE MORTGAGES

Wednesday, March 12, 2025 – 1:00pm to 4:00pm  
Instructor: Doug Vairo (Virtual)

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | Although Reverse Mortgages have been around for more than 20 years in the United States, there remains a wide gap between how the program truly works and the knowledge of even the most seasoned REALTORS and Mortgage Loan Officers. That lack of knowledge translates to a poor understanding of the homeowner and the many great benefits available to them.

Course Takeaways:

- Learn about the two different types of Reverse Mortgages.
- Purchase Reverse and Refinance Reverse.
- The inner workings of a Reverse Mortgage in areas ranging from borrower qualifications.
- And, the six ways they qualify to receive their money.



## REAL ESTATE INVESTING: SETTING UP A BUSINESS WITHIN A BUSINESS

Friday, March 14, 2025 – 9:00am to 12:00pm  
Instructor: Dan Barli

**FREE FOR ALL GBR MEMBERS ONLY** | Want to expand your real estate business in 2025? This course will provide an overview of how real estate investing can help you build a business within a business. From creating databases to financing options to building wealth for yourself and clients, you will learn the legal aspects of investing. Legal aspects will also include:

- Proper legal documentation.
- Protect yourself with contracts and disclosures.
- Limitations on financing.
- Addendums.
- Arbitration clauses.
- Contractor Agreements.
- And, more....



## AGENCY MADE SIMPLE

Friday, March 14, 2025 – 1:00pm to 2:00pm  
Instructor: Evelyn Paladino

**\$15 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This class will define the REAL ESTATE BROKERAGE AGENCY concepts and explain the various types of Agency relationships, including Designated Agency. You will clearly and concisely understand the New Legislative changes and Industry practices and how they have reshaped our profession, responsibilities, and ethical obligations to all parties. It will offer an outline of the recent court ruling, DOJ approval, and what is to come within our industry. Note that this course will satisfy the REC N.J.A.45:15-16.2e of the Act.





# Continuing Education



**3E**  
**3 ELECTIVE**

**SHORT SALES: NAVIGATING THROUGH MUDDY WATERS**  
Tuesday, March 18, 2025 – 9:00am to 12:00pm  
Instructor: Dan Barli (Virtual)

**FREE FOR ALL GBR MEMBERS ONLY** | This course will educate students on the Details of a Short Sale Transaction and how to Manage each party’s expectations. Learn more about the current market conditions and why short sales will be prevalent with the changing economy. This course will cover Agent Liability and Responsibilities and Negotiating with Banks to Speed Up the Process. At the end of this course, you will have the tools to ensure you give the proper advice to your client, whether the buyer or seller, and protect yourself in the process.



**2E**  
**2 ELECTIVE**

**IRC & 1031 TAX DEFERRED EXCHANGES OF REAL PROPERTY**  
Tuesday, March 18, 2025 – 1:00pm to 3:00pm  
Instructor: John Lee from Kolinsky Wealth Management

**FREE FOR ALL GBR MEMBERS ONLY** | This course is designed to provide real estate agents with not only an overview of IRC §1031 Like-Kind Exchanges but also provide winning strategies to leverage the most powerful tax deferral mechanism in real estate. The course will also cover the benefits of utilizing a 1031 and tips to maximizing property owners’ portfolio and learn how to seamlessly close an exchange within the Federal and State IRS guidelines. Under IRC §1031 and the deferred exchange regulations, a taxpayer can defer hefty capital gains taxes by selling his relinquished property and acquiring replacement property at a later date, and provided that all of the rules are followed, the transaction is considered an exchange rather than a sale followed by a purchase. For this to happen, the taxpayer cannot have actual or constructive receipt of the proceeds from the sale (the “exchange funds”).



**2E/  
1FH**  
**2 ETHICS/  
1 FAIR HOUSING**

**CODE OF ETHICS & FAIR HOUSING**  
Friday, March 21, 2025 – 9:00am to 12:00pm  
Instructor: Evelyn Paladino

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | Many real estate agents must understand that Fair Housing is still an issue TODAY. This course will discuss who and what classes are protected. Some items of discussion will include discrimination, steering/redlining, and reasonable accommodations for those with disabilities. This course will provide complete insight into the code of ethics & fair housing and how it affects real estate agents. In addition to fair housing, you will learn how to review the 17 articles of the REALTOR® Code of Ethics, including how the articles of the code are compared to the licensing obligations, what a REALTOR can do when someone does not comply, and what are best practices to avoid arbitration. Using the pathways to professionalism, students will have a better understanding of the code.



# Continuing Education



## RESIDENTIAL LEASING IN NEW JERSEY

Friday, March 21, 2025 – 1:00pm to 4:00pm

Instructor: John Kuhn

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This course will cover all the topics associated with leasing properties to residential tenants including how to:

- Legally screen tenants and administer the tenancy
- Reviewing the basic lease provisions
- Handle residential leasing problems

In addition to fair housing laws, service animals, ADA and eviction and recovery of losses. This is a good course for licensee's who are involved with residential tenants, or who sell, manage, or invest in residential/multi-family properties.

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## COMMUNICATING YOUR VALUE TO BUYER CLIENTS

Tuesday, March 25, 2025 – 9:00am to 12:00pm

Instructor: Amy Buchas

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | In today's real estate market, having effective dialogue and cutting-edge skills are imperative to representing seller clients. Real estate professionals need to be able to articulate their value and demonstrate that we have the skills to guide the seller through the home seller process.

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## MORTGAGE BASICS FOR REALTORS®

Tuesday, March 25, 2025 – 1:00pm to 4:00pm

Instructor: Luke Chamberlin

**FREE FOR ALL GBR MEMBERS ONLY** | This course will allow REALTORS® to become familiar with the workings of the mortgage industry. Students will learn the methods of qualifying borrowers as well as an explanation of the terms used by mortgage professionals. Additionally, this course will cover the mortgage process from a high-level and discuss why it is essential for REALTORS® to understand how the mortgage industry works.



# Continuing Education

 **2E**  
**2 ELECTIVE**

## IRC & 1031 TAX DEFERRED EXCHANGES OF REAL PROPERTY

Wednesday, March 26, 2025 – 10:00am to 12:00pm  
Instructor: John Lee with Wealthstone Group & First Jersey Title Services

**FREE FOR ALL GBR MEMBERS ONLY** | This course is designed to provide real estate agents with not only an overview of IRC §1031 Like-Kind Exchanges but also provide winning strategies to leverage the most powerful tax deferral mechanism in real estate. The course will also cover the benefits of utilizing a 1031 and tips to maximizing property owners' portfolio and learn how to seamlessly close an exchange within the Federal and State IRS guidelines.

Under IRC §1031 and the deferred exchange regulations, a taxpayer can defer hefty capital gains taxes by selling his relinquished property and acquiring replacement property at a later date, and provided that all of the rules are followed, the transaction is considered an exchange rather than a sale followed by a purchase. For this to happen, the taxpayer cannot have actual or constructive receipt of the proceeds from the sale (the "exchange funds").

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 **1FH**  
**1 FAIR HOUSING**

## FAIR HOUSING

Tuesday, April 1, 2025 – 10:00am to 11:00am  
Instructor: Rhoda Moss-Latimer (Virtual)

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | Many don't understand that Fair Housing is still an issue TODAY. This class will hold a discussion on who and what classes are protected. Some fair housing examples will include discrimination, steering/red lining, reasonable accommodations for those with disabilities.



# Continuing Education



**3E**  
**3 ELECTIVE**

**MORTGAGE 101**  
Tuesday, April 1, 2025 – 1:00pm to 4:00pm  
Instructor: Sheetal Sawhney (Virtual)

**FREE FOR ALL GBR MEMBERS ONLY** | 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



**2E/1FH**  
**2 ETHICS/  
1 FAIR HOUSING**

**CODE OF ETHICS & FAIR HOUSING**  
Thursday, April 3, 2025 – 9:00am to 12:00pm  
Instructor: Rhoda Moss-Latimer

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | Many don't understand that Fair Housing is still an issue TODAY. Discussion on who and what classes are protected. Some examples of discrimination, steering/red lining, reasonable accommodations for those with disabilities. Review and Updates of the REALTOR® Code of Ethics– Detailed review of the 17 articles of the Code of Ethics, including: how do the articles of the Code compare to the licensing obligations, what do I do when someone does not comply and best practices to avoid arbitration.



**3E**  
**3 ELECTIVE**

**BIAS OVERRIDE**  
Thursday, April 3, 2025 – 1:00pm to 4:00pm  
Instructor: Rhoda Moss-Latimer

**\$35 FOR GBR MEMBERS / \$45 FOR NON-MEMBERS** | Bias Override: Overcoming Barriers to Fair Housing helps real estate professionals interrupt stereotypical thinking so they can avoid fair housing pitfalls and provide equal professional service to every customer or client. Participants will examine the history of bias in real estate, learn about the mind science of identity, study how implicit bias can result in fair housing violations, and engage in interactive exercises to enhance communication skills and business relationships with clients of all backgrounds. At the conclusion of the course, participants will be able to:

- Explain how implicit bias may result in violations of Fair Housing laws and industry ethics.
- Identify interventions to prevent implicit bias, identity anxiety, and stereotype threat from influencing behavior.
- Increase personal motivation to confront these phenomena in their business and community.



# Continuing Education



**1A**  
**1 AGENCY**

## AGENCY CLASS

Monday, April 7, 2025 – 11:00am to 12:00pm

Instructor: Rhoda Moss-Latimer (Virtual)

**\$15 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This course will explore the foundational concept of agency—the legally binding relationship between a real estate professional and their client that underpins every transaction. It is designed to deepen your understanding of agency relationships and equip you with the knowledge to navigate the latest developments in the field confidently. You'll learn about:

- Licensee Business Relationships, including Designated Agency.
- The Consumer Information Statement and how it guides transparency.
- Brokerage Service Agreements and their importance.
- The role of the Property Condition Disclosure Statement in client trust.
- Broker Compensation structures and compliance.
- Requirements for Signage at Showings to protect interests.
- The New Continuing Education Requirement to maintain your licensure and expertise.

By the end of this class, you'll be equipped with the tools and insights to handle agency relationships with professionalism and integrity, ensuring success for you and your clients in every transaction.



**3E**  
**3 ELECTIVE**

## UNDERSTANDING CREDIT & CREDIT REPAIR

Wednesday, April 9, 2025 – 9:00am to 12:00pm

Instructor: Doug Vairo (Virtual)

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | In this course, we will focus on the Fair Credit Reporting Act. This will help real estate licensees understand everything about credit reports. You will gain a firm understanding about credit, ranging from how credit scores are created and used, to sample letters used to correct inaccurate information. Fair and equitable treatment in credit and real estate transactions is a right by law. The United States Congress and your state legislatures have made it clear that ensuring everyone equal access to their credit report is an important goal for our society. REALTORS® will benefit greatly from the knowledge they gain from this class.



**2C/  
1A**  
**2 CORE/  
1 AGENCY**

## AGENCY IS AN OLD CAR

Wednesday, April 9, 2025 –

1:00pm to 4:00pm

Instructor: Doug Vairo (Virtual)

**1 AGENCY  
CREDIT  
INCLUDED**

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This course is designed to teach the Real Estate professional the basics of Agency. Agents will walk away understanding how important Agency is in a transaction. The student will also remember KEY parts of Agency using the acronym O.L.D C.A.R. Students will also learn WHO they represent in a transaction and why their FIDUCIARY responsibility needs to be followed.



# Continuing Education



**2E/  
1FH**  
2 ETHICS/  
1 FAIR HOUSING

**CODE OF ETHICS & FAIR HOUSING**  
Friday, April 11, 2025 – 9:00am to 12:00pm  
Instructor: Evelyn Paladino

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | Many real estate agents must understand that Fair Housing is still an issue TODAY. This course will discuss who and what classes are protected. Some items of discussion will include discrimination, steering/redlining, and reasonable accommodations for those with disabilities. This course will provide complete insight into the code of ethics & fair housing and how it affects real estate agents. In addition to fair housing, you will learn how to review the 17 articles of the REALTOR® Code of Ethics, including how the articles of the code are compared to the licensing obligations, what a REALTOR® can do when someone does not comply, and what are best practices to avoid arbitration. Using the pathways to professionalism, students will have a better understanding of the code.



**2C/  
1A**  
2 CORE/  
1 AGENCY

**OWNERSHIP PRESENTATION:  
AGENCY & DISCLOSURE**  
Friday, April 11, 2025 – 1:00pm to 4:00pm  
Instructor: John Kuhn

**1 AGENCY  
CREDIT  
INCLUDED**

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | For REALTORS® representing ownership in a sales, leasing, or property management agency relationship, this interactive course will cover the following topics below:

- types of ownership structures,
- property evaluation,
- building systems,
- environmental concerns,
- market evaluation,
- reconciling ownership’s goals with the marketplace,
- strategies in repositioning the property,
- formulating the leasing and management plan,
- operating the property,
- collecting rents and financial responsibilities of the licensee.



**1A**  
1 AGENCY

**AGENCY CLASS**  
Wednesday, April 16, 2025 – 10:00am to 11:00am  
Instructor: Rhoda Moss-Latimer (Virtual)

**\$15 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This course will explore the foundational concept of agency—the legally binding relationship between a real estate professional and their client that underpins every transaction. It is designed to deepen your understanding of agency relationships and equip you with the knowledge to navigate the latest developments in the field confidently. You’ll learn about:

- Licensee Business Relationships, including Designated Agency.
- The Consumer Information Statement and how it guides transparency.
- Brokerage Service Agreements and their importance.
- The role of the Property Condition Disclosure Statement in client trust.
- Broker Compensation structures and compliance.
- Requirements for Signage at Showings to protect interests.
- The New Continuing Education Requirement to maintain your licensure and expertise.

By the end of this class, you’ll be equipped with the tools and insights to handle agency relationships with professionalism and integrity, ensuring success for you and your clients in every transaction.



# Continuing Education



## AGENCY CLASS

Monday, April 21, 2025 – 10:00am to 11:00am

Instructor: Rhoda Moss-Latimer (Virtual)

**\$15 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This course will explore the foundational concept of agency—the legally binding relationship between a real estate professional and their client that underpins every transaction. It is designed to deepen your understanding of agency relationships and equip you with the knowledge to navigate the latest developments in the field confidently. You'll learn about:

- Licensee Business Relationships, including Designated Agency.
- The Consumer Information Statement and how it guides transparency.
- Brokerage Service Agreements and their importance.
- The role of the Property Condition Disclosure Statement in client trust.
- Broker Compensation structures and compliance.
- Requirements for Signage at Showings to protect interests.
- The New Continuing Education Requirement to maintain your licensure and expertise.

By the end of this class, you'll be equipped with the tools and insights to handle agency relationships with professionalism and integrity, ensuring success for you and your clients in every transaction.



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

Tuesday, April 22, 2025 – 9:00am to 12:00pm

Instructor: Dan Barli (Virtual)

**FREE FOR ALL GBR MEMBERS ONLY** | Have you ever had a transaction go wrong and wondered what you could do to help your clients? This course teaches you various options clients have when a real estate transaction does not successfully close or is canceled 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.



## CODE OF ETHICS & FAIR HOUSING

Tuesday, April 22, 2025 – 1:00pm to 4:00pm

Instructor: Evelyn Paladino

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | Many real estate agents must understand that Fair Housing is still an issue TODAY. This course will discuss who and what classes are protected. Some items of discussion will include discrimination, steering/redlining, and reasonable accommodations for those with disabilities. This course will provide complete insight into the code of ethics & fair housing and how it affects real estate agents. In addition to fair housing, you will learn how to review the 17 articles of the REALTOR® Code of Ethics, including how the articles of the code are compared to the licensing obligations, what a REALTOR can do when someone does not comply, and what are best practices to avoid arbitration. Using the pathways to professionalism, students will have a better understanding of the code.



# Continuing Education



**2E**  
**2 ELECTIVE**

**IRC & 1031 TAX DEFERRED EXCHANGES OF REAL PROPERTY**  
Wednesday, April 23, 2025 – 10:00am to 12:00pm  
Instructor: John Lee with Wealthstone Group & First Jersey Title Services

**FREE FOR ALL GBR MEMBERS ONLY** | This course is designed to provide real estate agents with not only an overview of IRC §1031 Like-Kind Exchanges but also provide winning strategies to leverage the most powerful tax deferral mechanism in real estate. The course will also cover the benefits of utilizing a 1031 and tips to maximizing property owners' portfolio and learn how to seamlessly close an exchange within the Federal and State IRS guidelines. Under IRC §1031 and the deferred exchange regulations, a taxpayer can defer hefty capital gains taxes by selling his relinquished property and acquiring replacement property at a later date, and provided that all of the rules are followed, the transaction is considered an exchange rather than a sale followed by a purchase. For this to happen, the taxpayer cannot have actual or constructive receipt of the proceeds from the sale (the "exchange funds").

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**1FH**  
**1 FAIR HOUSING**

**FAIR HOUSING**  
Monday, April 28, 2025 – 10:00am to 11:00am  
Instructor: Rhoda Moss-Latimer (Virtual)

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | Many don't understand that Fair Housing is still an issue TODAY. This class will hold a discussion on who and what classes are protected. Some fair housing examples will include discrimination, steering/red lining, reasonable accommodations for those with disabilities.





# Continuing Education



**AGENCY CLASS**  
Monday, April 28, 2025 – 12:00pm to 1:00pm  
Instructor: Rhoda Moss-Latimer (Virtual)

**\$15 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This course will explore the foundational concept of agency—the legally binding relationship between a real estate professional and their client that underpins every transaction. It is designed to deepen your understanding of agency relationships and equip you with the knowledge to navigate the latest developments in the field confidently. You'll learn about:

- Licensee Business Relationships, including Designated Agency.
- The Consumer Information Statement and how it guides transparency.
- Brokerage Service Agreements and their importance.
- The role of the Property Condition Disclosure Statement in client trust.
- Broker Compensation structures and compliance.
- Requirements for Signage at Showings to protect interests.
- The New Continuing Education Requirement to maintain your licensure and expertise.

By the end of this class, you'll be equipped with the tools and insights to handle agency relationships with professionalism and integrity, ensuring success for you and your clients in every transaction.



**I THINK I HAVE A BUYER,  
WHAT DO I DO NEXT?**  
Tuesday, April 29, 2025 – 9:00am to 12:00pm  
Instructor: Rhoda Moss-Latimer (Virtual)

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | So, you have someone who wants to purchase a home! But are they your client or customer? This course is an introduction to getting that buyer agency agreement signed to create a buyer client. Learn scripts and techniques to help you turn a buyer customer into a buyer client.



# Continuing Education



## BASICS FOR COMMERCIAL FINANCING 101

Tuesday, April 29, 2025 – 1:00pm to 4:00pm  
Instructor: Dan Sterba

**FREE FOR ALL GBR MEMBERS ONLY** | This course will provide basic knowledge of commercial financing. Regardless if you are new to commercial real estate or have done it for a long time, we will go over the basics to help you close your purchase and be successful in this space.

Takeaways from this course:

- What can I get a commercial loan for... There is more than just real estate.
- Types of loan products for your clients.
- Loan structuring and how the transaction is completed from start to finish.
- Advantages of commercial lending versus residential lending for your client.



## SELLING FIXER-UPPERS USING 203(K) LOANS

Wednesday, April 30, 2025 – 9:00am to 12:00pm  
Instructor: Doug Vairo (Virtual)

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | Agents will learn how they can sell more homes using the 203k loan program through FHA, sometimes referred to as Rehab loans or “Fixer Upper” loans. It’s an awesome loan program for older homes that need a little TLC and it can be used for owner occupied current homes as well as on owner occupied purchased homes.



## UNDERSTANDING SELLERS CONCESSION

Wednesday, April 30, 2025 – 1:00pm to 4:00pm  
Instructor: Doug Vairo (Virtual)

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | Selling more homes FASTER / EASIER and PROFESSIONALLY are the goals of everyone involved in the transaction. If you’re a REALTOR® in the business for more than 3 years and still have ZERO understanding of how powerful and fantastic a Sellers Concession can be for both the seller and buyer in the transaction, you are WAY BEHIND on what the true professionals in the business know. A Sellers Concession is a powerful tool in selling real estate but is underutilized because it is misunderstood. Don’t be one of those REALTORS® that hides in the shadows of fear and misinformation. This class will help you go from a REALTOR® to a Trusted Advisor. Yes, please walk into the light! Here, we will shine the light of truth and understanding on...

- Sellers Concessions
- Sellers Credits
- Lenders Credits and Discount Points!



# Continuing Education



## UNDERSTANDING CREDIT & CREDIT REPAIR

Wednesday, September 10, 2025 – 9:00am to 12:00pm  
Instructor: Doug Vairo (Virtual)

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | In this course, we will focus on the Fair Credit Reporting Act. This will help real estate licensees understand everything about credit reports. You will gain a firm understanding about credit, ranging from how credit scores are created and used, to sample letters used to correct inaccurate information. Fair and equitable treatment in credit and real estate transactions is a right by law. The United States Congress and your state legislatures have made it clear that ensuring everyone equal access to their credit report is an important goal for our society. REALTORS® will benefit greatly from the knowledge they gain from this class.



## TENANT SCREENING GUIDELINES FOR REALTOR SAFETY

Wednesday, September 10, 2025 – 1:00pm to 4:00pm  
Instructor: Doug Vairo (Virtual)

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | In this course, the focus will be to understand ways to evaluate prospective tenants and how to properly screen them. Fair Housing, the FCRA, and other regulatory issues have made it clear that there are specific guidelines when screening potential tenants. REALTORS will benefit greatly from learning what information is available and how it should be used when screening tenants.

- Understand the importance of rental applications and disclosure.
- Understand the importance of informed consent.
- Obtain verification documents.
- Discuss the difference between a basic credit report and a tenant screening report.



## AGENCY CLASS

Friday, September 26, 2025 – 10:00am to 11:00am  
Instructor: Rhoda Moss-Latimer (Virtual)

**\$15 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This course will explore the foundational concept of agency—the legally binding relationship between a real estate professional and their client that underpins every transaction. It is designed to deepen your understanding of agency relationships and equip you with the knowledge to navigate the latest developments in the field confidently. You'll learn about:

- Licensee Business Relationships, including Designated Agency.
- The Consumer Information Statement and how it guides transparency.
- Brokerage Service Agreements and their importance.
- The role of the Property Condition Disclosure Statement in client trust.
- Broker Compensation structures and compliance.
- Requirements for Signage at Showings to protect interests.
- The New Continuing Education Requirement to maintain your licensure and expertise.

By the end of this class, you'll be equipped with the tools and insights to handle agency relationships with professionalism and integrity, ensuring success for you and your clients in every transaction.



# Continuing Education



## REALTOR SAFETY

Monday, September 29, 2025 – 9:00am to 12:00pm  
Instructor: David Ciliento

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This is a three-hour REALTOR® Safety course designed to show how real estate professionals can limit risk and preserve their safety and their clients' safety for positive business outcomes. Students will learn to assess risk in their current practice and create safety systems, scripts, and tools that can be used in listing appointments, open houses, etc. Students will also learn how to protect personal information online and on social media.

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## CODE OF ETHICS & FAIR HOUSING

Monday, September 29, 2025 – 1:00pm to 4:00pm  
Instructor: Evelyn Paladino

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | Many real estate agents must understand that Fair Housing is still an issue TODAY. This course will discuss who and what classes are protected. Some items of discussion will include discrimination, steering/redlining, and reasonable accommodations for those with disabilities. This course will provide complete insight into the code of ethics & fair housing and how it affects real estate agents. In addition to fair housing, you will learn how to review the 17 articles of the REALTOR® Code of Ethics, including how the articles of the code are compared to the licensing obligations, what a REALTOR® can do when someone does not comply, and what are best practices to avoid arbitration. Using the pathways to professionalism, students will have a better understanding of the code.

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## CONTRACTS TO CLOSING FROM A REAL ESTATE PERSPECTIVE

Wednesday, October 15, 2025 – 9:00am to 12:00pm  
Instructor: Doug Vairo (Virtual)

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This course will teach REALTORS how to close more sales by better understanding not only the basics but also the details of the real estate life cycle and the role of the Attorney on key elements of the transaction. Ranging from the following:

- Pre-Contract.
- The Contract.
- Title Insurance, The Survey and The Mortgage Commitment.
- Closing Preparation.
- Closing.



# Continuing Education



## AGENCY IS AN OLD CAR

Wednesday, October 15, 2025 –  
1:00pm to 4:00pm  
Instructor: Doug Vairo (Virtual)

**1 AGENCY  
CREDIT  
INCLUDED**

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This course is designed to teach the Real Estate professional the basics of Agency. Agents will walk away understanding how important Agency is in a transaction. The student will also remember KEY parts of Agency using the acronym O.L.D C.A.R. Students will also learn WHO they represent in a transaction and why their FIDUCIARY responsibility needs to be followed.



## FINANCIAL LITERACY

Monday, October 20, 2025 – 9:00am to 12:00pm  
Instructor: Robert Oppenheimer

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | Designed for REALTORS®, this course provides the basics of financial planning including goal setting and the planning process, budgeting basics, handling debt, insurance coverages, planning for retirement and more!!

We will cover topics such as:

- 1) I am new to the business and not sure how to set a business budget
- 2) Help, I can't pay my credit card debt
- 3) My taxes are due, but don't have the money to pay
- 4) I want to retire soon but not sure if I can
- 5) I want to teach my grandchildren how to retire comfortably



## IRC & 1031 TAX DEFERRED EXCHANGES OF REAL PROPERTY

Monday, October 20, 2025 – 1:00pm to 4:00pm  
Instructor: John Lee from Kolinsky Wealth Management

**FREE FOR ALL GBR MEMBERS ONLY** | This course is designed to provide real estate agents with not only an overview of IRC §1031 Like-Kind Exchanges but also provide winning strategies to leverage the most powerful tax deferral mechanism in real estate. The course will also cover the benefits of utilizing a 1031 and tips to maximizing property owners' portfolio and learn how to seamlessly close an exchange within the Federal and State IRS guidelines.

Under IRC §1031 and the deferred exchange regulations, a taxpayer can defer hefty capital gains taxes by selling his relinquished property and acquiring replacement property at a later date, and provided that all of the rules are followed, the transaction is considered an exchange rather than a sale followed by a purchase. For this to happen, the taxpayer cannot have actual or constructive receipt of the proceeds from the sale (the "exchange funds").



# Continuing Education



## AGENCY CLASS

Wednesday, October 22, 2025 – 10:00am to 11:00am  
Instructor: Rhoda Moss-Latimer (Virtual)

**\$15 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This course will explore the foundational concept of agency—the legally binding relationship between a real estate professional and their client that underpins every transaction. It is designed to deepen your understanding of agency relationships and equip you with the knowledge to navigate the latest developments in the field confidently. You'll learn about:

- Licensee Business Relationships, including Designated Agency.
- The Consumer Information Statement and how it guides transparency.
- Brokerage Service Agreements and their importance.
- The role of the Property Condition Disclosure Statement in client trust.
- Broker Compensation structures and compliance.
- Requirements for Signage at Showings to protect interests.
- The New Continuing Education Requirement to maintain your licensure and expertise.

By the end of this class, you'll be equipped with the tools and insights to handle agency relationships with professionalism and integrity, ensuring success for you and your clients in every transaction.



## CODE OF ETHICS & FAIR HOUSING

Friday, October 24, 2025 – 9:00am to 12:00pm  
Instructor: Evelyn Paladino

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | Many real estate agents must understand that Fair Housing is still an issue TODAY. This course will discuss who and what classes are protected. Some items of discussion will include discrimination, steering/redlining, and reasonable accommodations for those with disabilities. This course will provide complete insight into the code of ethics & fair housing and how it affects real estate agents. In addition to fair housing, you will learn how to review the 17 articles of the REALTOR® Code of Ethics, including how the articles of the code are compared to the licensing obligations, what a REALTOR® can do when someone does not comply, and what are best practices to avoid arbitration. Using the pathways to professionalism, students will have a better understanding of the code.



# Continuing Education



## HELPING HISPANIC IMMIGRANTS UNDERSTAND THE PURCHASE PROCESS

Friday, October 24, 2025 – 1:00pm to 4:00pm  
Instructor: Dora Omana

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | Helping Hispanic Immigrants Understand the Purchase Process. Who is the presenter and why was this course created? In this course REALTORS® will learn how to engage the Hispanic community, getting them accustomed to the American transactions.

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## AGENCY CLASS

Friday, November 7, 2025 – 10:00am to 11:00am  
Instructor: Rhoda Moss-Latimer (Virtual)

**\$15 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This course will explore the foundational concept of agency—the legally binding relationship between a real estate professional and their client that underpins every transaction. It is designed to deepen your understanding of agency relationships and equip you with the knowledge to navigate the latest developments in the field confidently. You'll learn about:

- Licensee Business Relationships, including Designated Agency.
- The Consumer Information Statement and how it guides transparency.
- Brokerage Service Agreements and their importance.
- The role of the Property Condition Disclosure Statement in client trust.
- Broker Compensation structures and compliance.
- Requirements for Signage at Showings to protect interests.
- The New Continuing Education Requirement to maintain your licensure and expertise.

By the end of this class, you'll be equipped with the tools and insights to handle agency relationships with professionalism and integrity, ensuring success for you and your clients in every transaction.

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## COOPERATING WITH COOPS & CONDOS

Friday, November 14, 2025 – 9:00am to 12:00pm  
Instructor: Evelyn Paladino

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This course will provide you with an in-depth approach to Listing & Assisting Buyers /Sellers in the Condo and Co-operative Market. From the Meet & Greet- to Close & Refer-this comprehensive approach to an effortless transaction in both Markets will provide the agent with knowledge that will impress, and obtain a great transaction; in addition, you will understand how real-life transactions are provided for a greater understanding of "How to", regarding documents, correspondence, and inspections.



# Continuing Education



## CODE OF ETHICS & FAIR HOUSING

Friday, November 14, 2025 – 1:00pm to 4:00pm

Instructor: Evelyn Paladino

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | Many real estate agents must understand that Fair Housing is still an issue TODAY. This course will discuss who and what classes are protected. Some items of discussion will include discrimination, steering/redlining, and reasonable accommodations for those with disabilities. This course will provide complete insight into the code of ethics & fair housing and how it affects real estate agents. In addition to fair housing, you will learn how to review the 17 articles of the REALTOR® Code of Ethics, including how the articles of the code are compared to the licensing obligations, what a REALTOR® can do when someone does not comply, and what are best practices to avoid arbitration. Using the pathways to professionalism, students will have a better understanding of the code.



## MORTGAGE CALCULATIONS/ QUALIFYING BORROWERS

Wednesday, December 3, 2025 – 9:00am to 12:00pm

Instructor: Doug Vairo (virtual)

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This course teaches the REALTOR® how to close more sales by better understanding not only the basics but also the details of how underwriters approve potential buyers on key elements. Key elements include the following:

- Borrowers Credit Report (FICO scores and more)
- Borrowers DTI (Debt to Income Ratio)
- Borrowers LTV (Loan to Value Ratio)
- Correct ways to calculate Income.



## HOW THE PRIMARY AND SECONDARY MORTGAGE MARKETS WORK

Wednesday, December 3, 2025 – 1:00pm to 4:00pm

Instructor: Doug Vairo (virtual)

**\$25 FOR GBR MEMBERS / \$35 FOR NON-MEMBERS** | This course will teach the agent several key things about the secondary mortgage market. Things ranging from why it was created to several of the specific benefits it provides in the mortgage marketplace. The agent will walk away understanding how loans are bought and sold, what part of a loan is sold, who the services of a loan are, what function MBS's play and what Fannie Mae / Freddie Mac and Ginnie Mae are?







# **GREATER BERGEN REALTORS®**

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Please Contact The Education Department  
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