GREATER BERGEN REALTORS®

CENTER FOR PROFESSIONAL DEVELOPMENT

2027 COURSE CATALOG

GREATER BERGEN REALTORS®

405 N. Midland Ave,
Saddle Brook, NJ 07663

Office: (201) 244-7000

Education@GreaterBergenRealtors.com

WWW.GREATERBERGENREALTORS.COM

My Courses

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

FAIR HOUSING (1 HOUR):

AGENCY (1 HOUR):

ETHICS (2 HOURS):

CORE (2 HOURS):

ELECTIVE/CORE (6 HOURS):

Total:___Hours/Credits out of 12 CE Hours

DESIGNATIONS/CERTIFICATIONS:

NOTES:

Continuing Education

MUST BE COMPLETED BY: APRIL 30, 2027
TO AVOID THE REC FINE

12 MANDATORY CREDITS

- 1 FAIR HOUSING & NJ LAW AGAINST DISCRIMINATION (FH)
- 1 AGENCY (A)
- 2 ETHICS (E)
- 2 CORE (C)
- 6 ELECTIVE/CORE (EL/C)

GBR ZOOM/HYBRID REGISTRATION
GO TO HTTPS://EBOR.RAPAMS.COM
Login ID: Your NRDS ID
Password: gbr

TRACK YOUR CE CREDITS
GO TO 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]

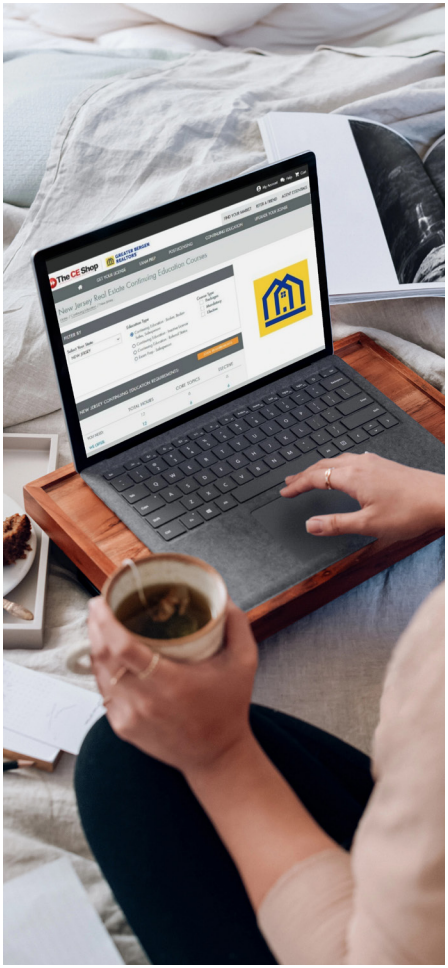
NON-GBR CE CLASS OPTIONS
GO TO HTTPS://GBAR-REALTORS.THECESHOP.COM

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



SCAN HERE TO VISIT THE CE SHOP!

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.

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 & NJ LAW AGAINST DISCRIMINATION (FH)**
- **1 AGENCY (A)**
- **2 ETHICS (E)**
- **2 CORE (C)**
- **6 ELECTIVE/CORE (EL/C)**

PLEASE NOTE: The 12 mandatory credits MUST include a minimum of **6 Elective/Core with at least 2 credit hours of Ethics, at least 1 credit hour Fair Housing, and at least 1 credit hour of Agency.** The remaining CE credits can be in either Electives, Core, Fair Housing or Ethics.

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

SRES: SENIORS REAL ESTATE SPECIALIST DESIGNATION

JANUARY 25-26, 2027 | 9:00AM - 4:30PM
Instructor: Patricia Badia

CREDITS: NJ 6 ELECTIVE / NY 10 HOURS | The Seniors Real Estate Specialist® (SRES®) designation is for REALTORS® who want to be able to meet the special needs of maturing Americans when selling, buying, relocating, or refinancing residential or investment properties. By earning the SRES® designation, REALTORS® are prepared to approach mature clients with the best options and information for them to make life-changing decisions.

WHAT DO YOU GAIN?

- Access to the online SRES® member database
- Access to the members-only section of the SRES® website
- Scripts and concepts for contacting clients age 50+
- Consumer marketing materials
- Quarterly newsletter
- Marketing letters

PSA: PRICING STRATEGY ADVISOR CERTIFICATION

FEBRUARY 25, 2027 | 9:00AM - 4:30PM
Instructor: Patricia Badia

CREDITS: NJ 6 ELECTIVE / 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
- The Code of Ethics as it relates to pricing
- How to identify appropriate comparables, and where to find information about them
- The role of supply and demand in pricing
- How to adjust comparables
- Specific challenges and special situations in making adjustments
- How to work with appraisers
- How to hone your pricing skills and practices

ABR: ACCREDITED BUYER'S REPRESENTATIVE DESIGNATION

MARCH 30-31, 2027 | 9:00AM - 4:30PM
Instructor: Rhoda Moss-Latimer (Virtual)

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
- Networking and referral opportunities

Designations & Certifications

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.

- o There is a $50 cancellation fee for each class.
- o Designation / Certification (D&C) courses are only transferable to comparable D&C courses.
- o 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.

- o Must take place within the current CE Cycle.
- o Registration fees are transferable to an alternate and available D&C course.
- o 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:

- o Loss of class seat. o **NO** refund or credits will be granted.

• NO SHOW Policy: Outcomes for a No Show (without twenty-four (24) hour notice) are as follows:

- o **NO** Refund o **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

2E/ 1A/ 1FH
2 ETHICS/ 1 AGENCY/ 1 FAIR HOUSING

CODE OF ETHICS & AGENCY & FAIR HOUSING

SPONSOR: FIRST JERSEY TITLE SERVICES

Friday, January 8, 2027 – 9:00am to 1:00pm
Instructor: Evelyn Paladino

FREE FOR GBR MEMBERS ONLY | Real estate agents today need to clearly understand the issues around Fair Housing. This course gives key information about topics such as discrimination, steering, blockbusting, and more. It also explains the 17 articles of the REALTOR® Code of Ethics, which cover duties to your peers, the public, and clients. With the agency facing new Federal Regulations, this course provides a clear explanation of the steps agents must take to demonstrate value and comply with industry requirements. It meets the requirements of the Real Estate Commission N.J.A.45;15-16.2E of the Act.

FREE FOR ALL GBR MEMBERS

3C
3 CORE

THE DO'S AND DON'TS OF REAL ESTATE

Friday, January 8, 2027 – 2:00pm to 5:00pm
Instructor: Evelyn Paladino

$25 FOR GBR MEMBERS / $35 FOR NON-MEMBERS | Understanding the many aspects of a real estate transaction. The student will be provided with all the do's and don'ts of how and when to navigate through a real estate transaction with the guidelines of the License Law. Everything from Marketing concepts -to forms representations and presentation, contractual obligations navigating both buyer and seller through and much more.

3C
3 CORE

REALTOR® SAFETY

SPONSOR: CUTCO CLOSING GIFTS

Thursday, January 14, 2027 – 9:00am to 12:00pm
Instructor: David Ciliento

FREE FOR GBR MEMBERS ONLY | 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.

FREE FOR ALL GBR MEMBERS

Continuing Education

3C
3 CORE

NEW JERSEY LEASING AN OVERVIEW

Thursday, January 14, 2027 – 1:00pm to 4:00pm
Instructor: John Kuhn

$25 FOR GBR MEMBERS / $35 FOR NON-MEMBERS | This course provides a detailed review of both commercial leasing and residential leasing. The course is designed for students who are familiar with leasing, want to learn more about it, or simply want to sharpen their skills in this important area of real estate. The class is designed to be interactive with class participation and examples. It is recommended for all licensees working with owners, tenants, and investors as either brokers or property managers, or for those who are interested in becoming investors themselves.

1E
1 ELECTIVE

MOLD & REAL ESTATE TRANSACTIONS

Wednesday, January 20, 2027 – 10:00am to 11:00am
Instructor: David Sulock, from Curren Environmental

FREE FOR GBR MEMBERS ONLY | Mold has become a growing concern in the real estate industry — and for good reason. In this course, **Mr. David Sulock**, with over 20 years of environmental experience, explains the facts behind the mold "hype." Attendees will gain a clear understanding of the **health concerns, causes, prevention, and remediation** of mold.

FREE FOR ALL GBR MEMBERS

This class provides valuable insights for **home inspectors and real estate professionals**, covering how to identify mold, recognize the signs of hidden water damage, and understand that **where there's mold, there's a moisture problem.**

1E
1 ELECTIVE

OIL TANKS & REAL ESTATE TRANSACTIONS

Wednesday, January 20, 2027 – 12:00pm to 1:00pm
Instructor: David Sulock, from Curren Environmental

FREE FOR GBR MEMBERS ONLY | Underground storage tanks (USTs) can significantly impact a property sale — for both buyers and sellers. This class explores the **history of oil heat, UST regulations, construction codes,** and the key question: when is remediation required?

FREE FOR ALL GBR MEMBERS

Participants will learn how to identify USTs, understand testing and reporting requirements, and navigate the challenges of **leaking tanks.** You'll gain practical knowledge to help your clients manage oil tank issues efficiently, ensuring the transaction can move forward smoothly and confidently.

Continuing Education

3C
3 CORE

THE REAL ESTATE CONTRACTS, MORE THAN JUST FILLING IN THE BLANKS

Wednesday, January 28, 2027 – 9:00am to 12:00pm
Instructor: Evelyn Paladino

$25 FOR GBR MEMBERS / $35 FOR NON-MEMBERS | The student will understand the importance of working as a Buyer's Agent. Course topics include: explaining the value of a Buyer Presentation Meeting, guiding the buyer through each step of the process, building a sphere of influence by reviewing necessary forms, fully explaining the contract of sale, and clarifying the entire home purchasing process and what to expect.

2E/
1A/
1FH
2 ETHICS/
1 AGENCY/
1 FAIR HOUSING

CODE OF ETHICS & AGENCY & FAIR HOUSING

SPONSOR: loanDepot

Wednesday, January 28, 2027 – 1:00pm to 5:00pm
Instructor: Evelyn Paladino

FREE FOR GBR MEMBERS ONLY | Real estate agents today need to clearly understand the issues around Fair Housing. This course gives key information about topics such as discrimination, steering, blockbusting, and more. It also explains the 17 articles of the REALTOR® Code of Ethics, which cover duties to your peers, the public, and clients. With the agency facing new Federal Regulations, this course provides a clear explanation of the steps agents must take to demonstrate value and comply with industry requirements. It meets the requirements of the Real Estate Commission N.J.A.45;15-16.2E of the Act.

FREE FOR ALL GBR MEMBERS

2E
2 ELECTIVE

IRC & 1031 TAX DEFERRED EXCHANGES OF REAL PROPERTY

Tuesday, February 2, 2027 – 9:00am to 11:00am
Instructor: John Lee / Chad Kolinsky
with Kolinsky Wealth Management, LLC.

KOLINSKY WEALTH MANAGEMENT

FREE FOR 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.

FREE FOR ALL GBR MEMBERS

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



NJ PROPERTY MANAGEMENT, AN OVERVIEW

Tuesday, February 2, 2027 – 1:00pm to 4:00pm
Instructor: John Kuhn

$25 FOR GBR MEMBERS / $35 FOR NON-MEMBERS | This course provides an overview of the property management field. It is a good course for licensees interested in this field of real estate or who want to learn more about it. It covers the agency relationship, regulatory requirements, various ownership structures of clients, the management agreement, the manager's duties, tenant application and screening process, section 8 tenants, entering into leases, ownership reporting, tenant move in and move out, tenant management, repair requests, emergencies, and risk factors to consider. It covers how a property management firm is organized, and the team required to manage it effectively and market the firm's services.



CODE OF ETHICS & AGENCY & FAIR HOUSING

Tuesday, February 9, 2027 – 9:00am to 1:00pm
Instructor: Evelyn Paladino

$25 FOR GBR MEMBERS / $35 FOR NON-MEMBERS | Real estate agents today need to clearly understand the issues around Fair Housing. This course gives key information about topics such as discrimination, steering, blockbusting, and more. It also explains the 17 articles of the REALTOR® Code of Ethics, which cover duties to your peers, the public, and clients. With the agency facing new Federal Regulations, this course provides a clear explanation of the steps agents must take to demonstrate value and comply with industry requirements. It meets the requirements of the Real Estate Commission N.J.A.45;15-16.2E of the Act.



HOME BUYERS ...LICENSE, LAW AND BEST BUSINESS PRACTICES

Tuesday, February 9, 2027 – 2:00pm to 5:00pm
Instructor: Evelyn Paladino

$25 FOR GBR MEMBERS / $35 FOR NON-MEMBERS | This class will demonstrate how important students need to understand the Initial Buyer Consultation and the ability to present to the client. "Your words are your Value". Learn the importance of the Buyer Agent Compensation, and how to properly communicate and sign this important document. In addition, you will learn about the 2024 Consumer Enhancement Act, how the Agency is designated, and the Consumer Information Statement! Initial presentation, either by zoom, telephone, or in-person, is key to showing your value towards clients.

More key takeaways from this class will include:

- What's the Difference between Pre-Approval and Pre-qualification?
- Home Inspections.
- Sellers Property Disclosure Forms. And much more.

Continuing Education

3E
3 ELECTIVE

REAL ESTATE INVESTING: SETTING UP A BUSINESS WITHIN A BUSINESS

Thursday, February 11, 2027 – 9:00am to 12:00pm
Instructor: Dan Barli (Virtual) with Barli Law, LLC.

FREE FOR GBR MEMBERS ONLY | Want to expand your real estate business in 2027? 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....

2E
2 ELECTIVE

IRC & 1031 TAX DEFERRED EXCHANGES OF REAL PROPERTY

Thursday, February 11, 2027 – 1:00pm to 3:00pm
Instructor: John Lee / Paulo Aguila from Wealthstone Group, LLC.

FREE FOR 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").

1E
1 ELECTIVE

LEVERAGING AI IN REAL ESTATE

Friday, February 12, 2027 – 10:00am to 11:00am
Instructor: William Thompson from NJ REALTORS®

FREE FOR GBR MEMBERS ONLY | Artificial intelligence is transforming the way real estate professionals work, market, communicate, and serve their clients. In this fast-paced one-hour session, we'll break down what AI is, how it can be used in everyday real estate practice, and where professionals need to proceed with caution. Attendees will explore real-world examples using tools available today, discover practical ways to save time and strengthen their business, and learn how to navigate key concerns around fair housing, privacy, accuracy, and ethics while using AI responsibly and effectively.

Continuing Education

3E
3 ELECTIVE

MORTGAGE BASICS FOR REALTORS®

Friday, February 12, 2027 – 12:00pm to 3:00pm
Instructor: Luke Chamberlin with Luminate Bank

FREE FOR 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.

FREE FOR ALL GBR MEMBERS

3A
3 AGENCY
(1 AGENCY & 2 CORE)

AGENCY IS AN OLD CAR

Wednesday, February 17, 2027 – 9:00am to 12:00pm
Instructor: Doug Vairo (Virtual)

$25 FOR GBR MEMBERS / $35 FOR NON-MEMBERS | This course is designed to teach the Real Estate professionals 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.

3E
3 ELECTIVE

REAL TRUTH ABOUT REVERSE MORTGAGES

Wednesday, February 17, 2027 – 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.

Continuing Education

4E
4 ELECTIVE

BASICS FOR COMMERCIAL FINANCING 101

Monday, February 22, 2027 – 9:00am to 1:00pm
Instructor: Dan Sterba
with LCD Commercial Lending

FREE FOR 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.

FREE FOR ALL GBR MEMBERS

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.

3E
3 ELECTIVE

HOW DOES MY COMMERCIAL LOAN GET APPROVED

Monday, February 22, 2027 – 2:00pm to 5:00pm
Instructor: Dan Sterba
with LCD Commercial Lending

FREE FOR GBR MEMBERS ONLY | Discover what really drives the commercial loan approval process. This class walks you through submitting a complete application, why some deals move through quickly while others stall out, and exactly what loan officers evaluate before sending a file to underwriting. You'll learn what underwriters focus on, how the 5 C's of commercial lending shape every decision, and the key calculations of DSCR, LTV, global cash flow that determine whether your client's loan gets approved or not.

FREE FOR ALL GBR MEMBERS

3A
3 AGENCY
(1 AGENCY & 2 CORE)

AGENCY: HOW DO WE DEFINE IT?

Friday, February 26, 2027 – 9:00am to 12:00pm
Instructor: Evelyn Paladino

$25 FOR GBR MEMBERS / $35 FOR NON-MEMBERS | This course provides a comprehensive understanding of agency relationships as defined by the New Jersey Consumer Information Statement. Students will have the opportunity to understand the roles, responsibilities, and duties associated with Sellers' Agency and Buyers' Agency. The course also explains their place in Designated Agency, Disclosed Dual Agency, and Transaction Brokerage. Participants will be able to differentiate between the aspects of each agency relationship. They will learn to fulfill their duties, uphold transparency, and maintain professionalism in every transaction.

Continuing Education

2E/ 1A/ 1FH
2 ETHICS/ 1 AGENCY/ 1 FAIR HOUSING

CODE OF ETHICS & AGENCY & FAIR HOUSING

Friday, February 26, 2027 – 1:00pm to 5:00pm
Instructor: Evelyn Paladino

$25 FOR GBR MEMBERS / $35 FOR NON-MEMBERS | Real estate agents today need to clearly understand the issues around Fair Housing. This course gives key information about topics such as discrimination, steering, blockbusting, and more. It also explains the 17 articles of the REALTOR® Code of Ethics, which cover duties to your peers, the public, and clients. With the agency facing new Federal Regulations, this course provides a clear explanation of the steps agents must take to demonstrate value and comply with industry requirements. It meets the requirements of the Real Estate Commission N.J.A.45;15-16.2E of the Act.

2E
2 ELECTIVE

DON'T ASK CHATGPT TO SNIFF YOUR BASEMENT

Wednesday, March 3, 2027 – 10:00am to 12:00pm
Instructor: David Sulock, from Curren Environmental

FREE FOR GBR MEMBERS ONLY | AI tools are everywhere — but they cannot smell a basement, pull a soil sample, or tell you what your mold or oil tank lab report means. This course, taught by David Sulock of Curren Environmental, explains why AI cannot replace physical inspections and cannot interpret environmental lab data, and gives real estate agents the knowledge to understand reports, ask the right questions, and better protect their clients from costly environmental mistakes.

FREE FOR ALL GBR MEMBERS

2E
2 ELECTIVE

IRC & 1031 TAX DEFERRED EXCHANGES OF REAL PROPERTY

Wednesday, March 3, 2027 – 1:00pm to 3:00pm
Instructor: John Lee / Chad Kolinsky with Kolinsky Wealth Management, LLC.

KOLINSKY WEALTH MANAGEMENT

FREE FOR 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.

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Continuing Education

2E/ 1A/ 1FH
2 ETHICS/ 1 AGENCY/ 1 FAIR HOUSING

CODE OF ETHICS & AGENCY & FAIR HOUSING

Tuesday, March 9, 2027 – 9:00am to 1:00pm
Instructor: Evelyn Paladino

$25 FOR GBR MEMBERS / $35 FOR NON-MEMBERS | Real estate agents today need to clearly understand the issues around Fair Housing. This course gives key information about topics such as discrimination, steering, blockbusting, and more. It also explains the 17 articles of the REALTOR® Code of Ethics, which cover duties to your peers, the public, and clients. With the agency facing new Federal Regulations, this course provides a clear explanation of the steps agents must take to demonstrate value and comply with industry requirements. It meets the requirements of the Real Estate Commission N.J.A.45;15-16.2E of the Act.

2E
2 ELECTIVE

LEAD PAINT & REAL ESTATE TRANSACTIONS

Tuesday, March 9, 2027 – 2:00pm to 4:00pm
Instructor: David Sulock, from Curren Environmental

FREE FOR GBR MEMBERS ONLY | Lead Paint is becoming more relevant in real estate transactions in today's market. Why was lead so popular and what lead to the lead demise? This class discusses the history of lead, in paint, dust, soil, and drinking water. It discusses why lead paint was so popular and when it was restricted from being used. You will learn the health hazards of lead and what the turning point was in history when lead was no longer popular. Lead laws are popping up in NJ, and they are prevalent in local cities in other states. This class dives deep into the laws and regulations, discusses what types of sampling and inspections are needed and how to find a licensed lead inspector. The class goes into detail on Lead Risk Assessment and Lead Paint Inspections, and the difference between the two. You will walk out of the class with full knowledge of Bill S-829 and how it affects real estate.

FREE FOR ALL GBR MEMBERS

3C
3 CORE

REAL ESTATE LITIGATION AND THINGS THAT CAN KILL A SALE

Friday, March 12, 2027 – 9:00am to 12:00pm
Instructor: Dan Barli (Virtual) with Barli Law, LLC.

BARLI LAW LLC

FREE FOR 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.

FREE FOR ALL GBR MEMBERS

Continuing Education

1E
1 ELECTIVE

LEVERAGING AI IN REAL ESTATE

Friday, March 12, 2027 – 2:00pm to 3:00pm
Instructor: William Thompson from NJ REALTORS®

FREE FOR GBR MEMBERS ONLY | Artificial intelligence is transforming the way real estate professionals work, market, communicate, and serve their clients. In this fast-paced one-hour session, we'll break down what AI is, how it can be used in everyday real estate practice, and where professionals need to proceed with caution. Attendees will explore real-world examples using tools available today, discover practical ways to save time and strengthen their business, and learn how to navigate key concerns around fair housing, privacy, accuracy, and ethics while using AI responsibly and effectively.

FREE FOR ALL GBR MEMBERS

2C
2 CORE

ENVIRONMENTAL REGULATIONS AFFECTING REAL ESTATE TRANSACTIONS

Monday, March 15, 2027 – 10:00am to 12:00pm
Instructor: David Sulock, from Curren Environmental

FREE FOR GBR MEMBERS ONLY | Environmental Regulations place environmental liability on a property owner & can drive a real estate transaction off course. Environmental due diligence in real estate trans- actions involves the assessment of known, potential, and contingent environmental liabilities. Learn the law and the liability for buyers & sellers.

FREE FOR ALL GBR MEMBERS

Course takeaways are the following:

- History of Oil and Oil Tanks.
- Oil tank removal and testing.
- When a tank sweep is warranted.
- What is Mold and why is it an issue?
- Radon testing and mitigation.
- Lead paint inspection regulations.
- The health hazard of asbestos.

2C
2 CORE

WHAT'S ENVIRONMENTAL HAVE TO DO WITH REAL ESTATE?

Monday, March 15, 2027 – 2:00pm to 4:00pm
Instructor: David Sulock, from Curren Environmental

FREE FOR GBR MEMBERS ONLY | Environmental concerns don't have to derail a real estate transaction. This comprehensive class examines how to **identify, manage, and resolve** environmental issues during the buying and selling process.

FREE FOR ALL GBR MEMBERS

Topics include:

- **Mold:** What causes it, how to disclose it, and how to address it before closing.
- **Oil Tanks:** When to conduct a tank sweep, what technology is used, and how to interpret results.
- **Aboveground Tanks (ASTs):** Differences between interior and exterior tanks, testing, and removal procedures.
- **Underground Tanks (USTs):** Proper locating, soil testing, and understanding remediation costs.
- **Lead Inspections:** Which inspections are required for real estate and rental transactions, and how **Title X** applies.
- **Radon:** Why it appears in transactions and how mitigation systems can become a **selling feature**.
- **Septic Systems:** Basic operation, lifespan, and replacement costs.

By the end of this course, participants will have the tools to guide their clients through the environmental due diligence process — ensuring that environmental findings become **manageable challenges**, not **deal breakers**.

Continuing Education

3E
3 ELECTIVE

SHORT SALES: NAVIGATING THROUGH MUDDY WATERS

Thursday, March 18, 2027 – 9:00am to 12:00pm
Instructor: Dan Barli (Virtual)
with Barli Law, LLC.

FREE FOR 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.

FREE FOR ALL GBR MEMBERS

2E
2 ELECTIVE

IRC & 1031 TAX DEFERRED EXCHANGES OF REAL PROPERTY

Thursday, March 18, 2027 – 1:00pm to 3:00pm
Instructor: John Lee / Paulo Aguila
from Wealthstone Group, LLC.

FREE FOR 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.

FREE FOR ALL GBR MEMBERS

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").

3E
3 ELECTIVE

MORTGAGE 101

Monday, March 22, 2027 – 9:00am to 12:00pm
Instructor: Sheetal Sawhney (Virtual)
with CrossCountry Mortgage

FREE FOR 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.

FREE FOR ALL GBR MEMBERS

- 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
- Trid

Continuing Education

3C
3 CORE

PERSONAL FINANCIAL PLANNING FOR REAL ESTATE AGENTS

Monday, March 22, 2027 – 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.

2E/
1A/
1FH
2 ETHICS/
1 AGENCY/
1 FAIR HOUSING

CODE OF ETHICS & AGENCY & FAIR HOUSING

Wednesday, March 24, 2027 – 9:00am to 1:00pm
Instructor: Evelyn Paladino

$25 FOR GBR MEMBERS / $35 FOR NON-MEMBERS | Real estate agents today need to clearly understand the issues around Fair Housing. This course gives key information about topics such as discrimination, steering, blockbusting, and more. It also explains the 17 articles of the REALTOR® Code of Ethics, which cover duties to your peers, the public, and clients. With the agency facing new Federal Regulations, this course provides a clear explanation of the steps agents must take to demonstrate value and comply with industry requirements. It meets the requirements of the Real Estate Commission N.J.A.45;15-16.2E of the Act.

2C
2 CORE

FORMING ENTITIES FOR REAL ESTATE COMMISSIONS & REAL ESTATE TAXATION, WHAT YOU NEED TO KNOW

Wednesday, March 24, 2027 – 1:00pm to 3:00pm
Instructor: John Kuhn (Virtual)

$25 FOR GBR MEMBERS / $35 FOR NON-MEMBERS | This course covers the new law allowing NJ real estate salespersons and broker-salespersons to form an LLC or corporation to receive commissions. Learn how to establish and register an entity, understand tax benefits and ongoing reporting requirements, and determine if this option is right for you.

The course also explores NJ property taxes, including assessments, appeals, special assessments, tax breaks for veterans and seniors, tax lien sales, farmland and woodlot assessments, the Mansion Tax, and bulk sales tax on business property.

Continuing Education

3E
3 ELECTIVE

CONTRACT TO CLOSING FROM A REAL ESTATE PERSPECTIVE

Wednesday, March 31, 2027 – 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.

3E
3 ELECTIVE

SELLING FIXER-UPPERS USING 203 (K) LOANS

Wednesday, March 31, 2027 – 1:00pm to 4:00pm
Instructor: Doug Vairo (Virtual)

$25 FOR GBR MEMBERS / $35 FOR NON-MEMBERS | Agents will learn how they can sell more homes using the 203(k)-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.

3E
3 ELECTIVE

BIAS OVERRIDE CERTIFICATION

Thursday, April 1, 2027 – 9:00am to 12:00pm
Instructor: Rhoda Moss-Latimer

$35 FOR GBR MEMBERS / $50 FOR NON-MEMBERS | **Once you take this class, you will be able to become Bias Override Certified.**

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

3C
3 CORE

I THINK I HAVE A BUYER. WHAT DO I DO NEXT?

Thursday, April 1, 2027 – 1:00pm to 4:00pm
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.

2E
2 ELECTIVE

IRC & 1031 TAX DEFERRED EXCHANGES OF REAL PROPERTY

Friday, April 2, 2027 – 11:00am to 1:00pm
Instructor: John Lee / Chad Kolinsky
with Kolinsky Wealth Management, LLC.

KOLINSKY WEALTH MANAGEMENT

FREE FOR 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.

FREE
FOR ALL GBR MEMBERS

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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2 ETHICS/
1 AGENCY/
1 FAIR HOUSING

CODE OF ETHICS & AGENCY & FAIR HOUSING

Monday, April 5, 2027 – 9:00am to 1:00pm
Instructor: Evelyn Paladino

$25 FOR GBR MEMBERS / $35 FOR NON-MEMBERS | Real estate agents today need to clearly understand the issues around Fair Housing. This course gives key information about topics such as discrimination, steering, blockbusting, and more. It also explains the 17 articles of the REALTOR® Code of Ethics, which cover duties to your peers, the public, and clients. With the agency facing new Federal Regulations, this course provides a clear explanation of the steps agents must take to demonstrate value and comply with industry requirements. It meets the requirements of the Real Estate Commission N.J.A.45;15-16.2E of the Act.

Continuing Education

3C
3 CORE

ADVANCED FINANCIAL PLANNING FOR NEW JERSEY REAL ESTATE AGENTS

Monday, April 5, 2027 – 1:00pm to 4:00pm
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.

3C
3 CORE

FINANCIAL LITERACY

Thursday, April 8, 2027 – 9:00am to 12:00pm
Instructor: Robert Oppenheimer

$15 FOR GBR MEMBERS / $35 FOR NON-MEMBERS | This course provides real estate professionals with a practical foundation in financial literacy for both business and personal use. Topics include budgeting, debt management, tax considerations specific to real estate, savings and investment strategies, retirement planning, and estate planning essentials. Participants will gain a clearer understanding of how financial decisions impact long-term stability, productivity, and retirement readiness. Recognize tax implications related to real estate activities, including the role of LLCs. The course will introduce how different business structures particularly Limited Liability Companies (LLCs) may impact taxation, liability protection, and recordkeeping. The course also emphasizes how improved financial literacy enhances a REALTOR®'s ability to guide clients through the financial aspects of homeownership.

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2 ETHICS/
1 AGENCY/
1 FAIR HOUSING

CODE OF ETHICS & AGENCY & FAIR HOUSING

Monday, April 8, 2027 – 1:00pm to 5:00pm
Instructor: Evelyn Paladino

$25 FOR GBR MEMBERS / $35 FOR NON-MEMBERS | Real estate agents today need to clearly understand the issues around Fair Housing. This course gives key information about topics such as discrimination, steering, blockbusting, and more. It also explains the 17 articles of the REALTOR® Code of Ethics, which cover duties to your peers, the public, and clients. With the agency facing new Federal Regulations, this course provides a clear explanation of the steps agents must take to demonstrate value and comply with industry requirements. It meets the requirements of the Real Estate Commission N.J.A.45;15-16.2E of the Act.

Continuing Education

3C
3 CORE

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

Tuesday, April 13, 2027 – 9:00am to 12:00pm
Instructor: Dan Barli (Virtual)
with Barli Law, LLC.

FREE FOR 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.

FREE FOR ALL GBR MEMBERS

4E
4 ELECTIVE

BASICS FOR COMMERCIAL FINANCING 101

Tuesday, April 13, 2027 – 1:00pm to 5:00pm
Instructor: Dan Sterba
with LCD Commercial Lending

FREE FOR 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.

FREE FOR ALL GBR MEMBERS

Take aways 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.

1A
1 AGENCY

AGENCY

Monday, April 19, 2027 – 10:00am to 11:00am
Instructor: Rhoda Moss-Latimer

$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 tools and insight to handle agency relationships with professionalism and integrity, ensuring success for you and your clients in every transaction.

Continuing Education



FAIR HOUSING

Monday, April 19, 2027 – 1:00pm to 2:00pm
Instructor: Rhoda Moss-Latimer (Virtual)

$15 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.



UNDERSTANDING CREDIT & CREDIT REPAIR

Wednesday, April 21, 2027 – 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.



MORTGAGE CALCULATIONS/ QUALIFYING BORROWERS

Wednesday, April 21, 2027 – 1:00pm to 4:00pm
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

2E/ 1A/ 1FH
2 ETHICS/ 1 AGENCY/ 1 FAIR HOUSING

CODE OF ETHICS & AGENCY & FAIR HOUSING

Friday, April 23, 2027 – 9:00am to 1:00pm
Instructor: Rhoda Moss-Latimer

$25 FOR GBR MEMBERS / $35 FOR NON-MEMBERS | Real estate agents today need to clearly understand the issues around Fair Housing. This course gives key information about topics such as discrimination, steering, blockbusting, and more. It also explains the 17 articles of the REALTOR® Code of Ethics, which cover duties to your peers, the public, and clients. With the agency facing new Federal Regulations, this course provides a clear explanation of the steps agents must take to demonstrate value and comply with industry requirements. It meets the requirements of the Real Estate Commission N.J.A.45;15-16.2E of the Act.

3E
3 ELECTIVE

HOW DOES MY COMMERCIAL LOAN GET APPROVED

Friday, April 23, 2027 – 1:00pm to 4:00pm
Instructor: Dan Sterba
with LCD Commercial Lending

FREE FOR GBR MEMBERS ONLY | Discover what really drives the commercial loan approval process. This class walks you through submitting a complete application, why some deals move through quickly while others stall out, and exactly what loan officers evaluate before sending a file to underwriting. You'll learn what underwriters focus on, how the 5 C's of commercial lending shape every decision, and the key calculations of DSCR, LTV, global cash flow that determine whether your client's loan gets approved or not.

FREE FOR ALL GBR MEMBERS

2C
2 CORE

DON'T GET SUED: WHAT EVERY REAL ESTATE AGENT MUST KNOW ABOUT ENVIRONMENTAL DISCLOSURES BEFORE YOUR NEXT CLOSING

Thursday, April 29, 2027 – 10:00am to 12:00pm
Instructor: David Sulock, from Curren Environmental

FREE FOR GBR MEMBERS ONLY | Failure to disclose known defects is the most common cause of residential lawsuits, and environmental issues are among the most common triggers. This course provides real estate agents with the disclosure knowledge they need to protect themselves and their clients. From underground oil tanks and mold/lead paint/asbestos, and radon, agents will learn what must be disclosed, as well as the associated liability, and how to navigate environmental findings without crossing the line into liability.

FREE FOR ALL GBR MEMBERS

Continuing Education



CODE OF ETHICS & AGENCY & FAIR HOUSING

Thursday, April 29, 2027 – 1:00pm to 5:00pm
Instructor: Evelyn Paladino

$25 FOR GBR MEMBERS / $35 FOR NON-MEMBERS | Real estate agents today need to clearly understand the issues around Fair Housing. This course gives key information about topics such as discrimination, steering, blockbusting, and more. It also explains the 17 articles of the REALTOR® Code of Ethics, which cover duties to your peers, the public, and clients. With the agency facing new Federal Regulations, this course provides a clear explanation of the steps agents must take to demonstrate value and comply with industry requirements. It meets the requirements of the Real Estate Commission N.J.A.45;15-16.2E of the Act.



CODE OF ETHICS & AGENCY & FAIR HOUSING

Friday, May 21, 2027 – 10:00am to 2:00pm
Instructor: Evelyn Paladino

$25 FOR GBR MEMBERS / $35 FOR NON-MEMBERS | Real estate agents today need to clearly understand the issues around Fair Housing. This course gives key information about topics such as discrimination, steering, blockbusting, and more. It also explains the 17 articles of the REALTOR® Code of Ethics, which cover duties to your peers, the public, and clients. With the agency facing new Federal Regulations, this course provides a clear explanation of the steps agents must take to demonstrate value and comply with industry requirements. It meets the requirements of the Real Estate Commission N.J.A.45;15-16.2E of the Act.



CODE OF ETHICS & AGENCY & FAIR HOUSING

Wednesday, June 23, 2027 – 10:00am to 2:00pm
Instructor: Evelyn Paladino

$25 FOR GBR MEMBERS / $35 FOR NON-MEMBERS | Real estate agents today need to clearly understand the issues around Fair Housing. This course gives key information about topics such as discrimination, steering, blockbusting, and more. It also explains the 17 articles of the REALTOR® Code of Ethics, which cover duties to your peers, the public, and clients. With the agency facing new Federal Regulations, this course provides a clear explanation of the steps agents must take to demonstrate value and comply with industry requirements. It meets the requirements of the Real Estate Commission N.J.A.45;15-16.2E of the Act.

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