Please click on the links to register for individual classes. All courses are free to SBAOR members. Free lunch will be provided from 12:00 P.M. – 1:00 P.M. Monday - Thursday

**Monday, July 9th** – CLICK HERE TO REGISTER
**INCREASE SHORT SALE LISTINGS: THE LEGAL & TAX CONSEQUENCES OF SHORT SALES vs. FORECLOSURES**

- **PAUL HORN**
  9:00 A.M. – 12:00 P.M.
  - 3 Continuing Education Credits Approved by DRE
  - What are the legal consequences in a short sale?
  - Learn how to stop trustee sales.
  - Does the homeowner owe the bank anything in a short sale?
  - Learn how to do a short sale in a bankruptcy.
  - Learn why a short sale is better than a foreclosure?
  - Does the homeowner owe the IRS taxes in a short sale?
  - Does the homeowner owe the IRS taxes in a foreclosure?
  - Did you know the homeowner can eliminate the 2nd mortgage and keep their home?
  - Learn how to eliminate credit card debt, medical bills and judgment.
  - REALTORS®, are you in compliance with foreclosure law: MARS, California Civil Code 1695 and 2945?
  - The Short Sale rule that can help increase REALTOR®’s listings.
  - The lost note theory: who owns your mortgage?
  - What is MERS?

**Monday, July 9th** – CLICK HERE TO REGISTER
**FINDING AND WORKING WITH INVESTORS IN THIS CHANGING MARKET USING 1031 EXCHANGES**

- **PHIL ATWAN**
  1:00 P.M. – 4:00 P.M.
  - Can the 1031 Tax Deferred Exchange create new SALES in a market like this?
  - How do I calculate my client’s Cash on Equity annualized return?
  - ROI vs. ROE – Is my client getting maximum CASH FLOW from their rental properties?
  - Can my client get new Depreciation Tax write-offs?
  - Will I receive any New Marketing Material? (YES!)
  - How can I avoid risk and yet diversify my client’s real estate portfolio?
  - How do I position my client for the upcoming growth cycle?
  - Is leveraging still a good idea for growth?
  - How do I measure the Return on Investment before I buy?
  - How do 1031 Tax Deferred Exchange’s work?

**Tuesday, July 10th** – CLICK HERE TO REGISTER
**SHORT SALES – AVOIDING LITIGATION, THE DO’S & DON’TS**

- **JOE RAMOS**
  9:00 A.M. – 12:00 P.M.
  Understand the many complexities that can affect the Short Sale transaction. This seminar will help you properly structure more transactions and better understand the legal responsibilities and timing of actions of parties in a short sale transaction. You will also learn how to take a salable listing on over-encumbered properties, sell the lenders on taking a discount, calculating the net-out sheet, the foreclosure process and the homeowner’s tax ramifications.
Tuesday, July 10th – CLICK HERE TO REGISTER
UNDERSTANDING THE CALIFORNIA PURCHASE AGREEMENT – JOE RAMOS
1:00 P.M. – 3:00 P.M.
The California Residential Purchase Agreement and Joint Escrow Instructions (Form RPA-CA) is the cornerstone of every successful real estate transaction in the Golden State, and there are several essential concepts, principles, and facts about this form that all REALTORS® should know.

Objectives:
• Become familiar with the basic structure of the agreement
• Learn how to create, modify, cancel or close a transaction
• Identify, explain, understand and remove contingencies
• Complete all mandatory and recommended disclosures
• Ensure all commissions are paid in full and on time
• Understand all the important terms of the contract.

Wednesday, July 11th – CLICK HERE TO REGISTER
MAXIMIZING FACEBOOK FOR REALTORS® – ROB MOREL
10:00 A.M. – 12:00 P.M.
Facebook is the largest social networking site online so the chances of your friends, clients and prospects being among the 500 million users is good. Learn how to add friends, make networks, add photos, adjust your privacy settings, receive notifications on your phone, make a Fan Page, post ads and much more. This class is made for REALTORS® to help you get the most out of Facebook for your business.

Wednesday, July 11th – CLICK HERE TO REGISTER
INTRODUCING SMARTDESK AND SMARTCRM, THE NO-COST CRMLS MEMBER BENEFIT – ALEX AGUIAR
1:00 P.M. – 3:00 P.M.
Smart Desk features relevant, high-quality yet easy to use marketing tools to help engage and nurture your contacts and leads. Come learn how to put this powerful tool to work for you.
• Helps you manage your daily communications with your clients through a wealth of productivity and marketing tools
• Integrates vital business tools into a single, personalized real estate dashboard
• Create professional listing flyers in a few easy steps
• Create automatic follow-up email marketing campaigns
• Generate neighborhood and school statistical reports that brand you as the neighborhood expert
• Stay informed with real estate, local and national news and weather reports
• Offers a widget dashboard for a quick snapshot of your business
• Manage your schedule and events calendar
• Accepts leads from your SmartSites and SmartIDX.
• Manages contacts so you can close and retain more business.
• Access via your computer or smartphone.

Thursday, July 12th – CLICK HERE TO REGISTER
EMERGING TRENDS IN REAL ESTATE CRIMES: OPENING OUR EYES TO FRAUD – DAVID FLECK
SESSION WILL BE FOLLOWED BY A PRESENTATION ON PERSONAL REALTOR® SAFETY
9:00 A.M. – 11:00 A.M.
A former real estate fraud prosecutor turned financial crimes defense attorney teaches us how to prevent and avoid the emerging trends in real estate-related crimes and identity theft.

REALTOR® SAFETY
11:15 A.M. – 12:00 P.M. Join actor/comedian and personal safety expert Byron Walls for a lighthearted and comical approach to the very serious issue of REALTOR® safety. Learn how to effectively reduce your chances of being a victim with some simple techniques.

Thursday, July 12th – CLICK HERE TO REGISTER
HOW TO STAY OUT OF COURT – BARBARA NICHOLS
1:00 P.M. – 4:00 P.M.
The stress of a lawsuit can wipe you out emotionally as well as financially. Think it can’t happen to you? Join us at this event to learn:
• Why the number of lawsuits are suddenly on the rise during this challenging market
• The 8 most frequent issues raised in lawsuits
• The 7 excuses that never work in court
• How to deal effectively with repairs
• The importance of hiring only qualified, certified inspectors
• The most vulnerable problem areas in every title and escrow transaction

Friday, July 13th – CLICK HERE TO REGISTER
GENERAL MEMBERSHIP MEETING & ELECTION RESULTS - FEATURING GOV HUTCHINSON
8:30 A.M. – 9:00 A.M. BREAKFAST SERVED
9:00 A.M. – 11:30 A.M. MEETING
SBAOR MEMBERS ONLY EVENT – FREE EVENT
ALL ATTENDEES MUST REGISTER / $20 NO-SHOW FEE
We are pleased to announce that our guest speaker for this event will be C.A.R. Assistant General Counsel and Staff Vice President, Gov Hutchinson. Mr. Hutchinson will report on the latest form updates as well as any legal matters affecting the constant changing real estate market. In addition, election results for the Association Board of Directors seats and the 2013 President Elect will be announced. This event is sure to be well attended. Seating is limited.