



An Indiana Association of REALTORS® Member Benefit **No-Cost Broker Continuing Education**



Courses available July 2023 – June 2024; Curriculum developed by Real Estate Certification Program

Appraisals and Appraisers – Understanding the Framework

Brokers will understand the difference between a CMA and an Appraisal and the requirements for both. How do you discuss with the Seller repairs that might be needed? What if you get a low appraisal or a high appraisal? Can a purchase agreement be canceled because of a high or low appraisal? This course also covers what FHA/VA requires on an appraisal and the process for Appraisal Appeals.

**3 CE
HOURS**

SML Risk – Security, Markets and Legal – Both Broker and Managing Broker credit

This course reviews all the risk areas for both real estate professionals and their customers and clients. What security items should a professional be ready to answer, and how are they prepared? What are the market conditions for your buyer and seller? Finally, what are the areas of risk to review so you remain in compliance?

**4 CE
HOURS**

Case Studies from the Code of Ethics – Meets NAR Code of Ethics training requirement

This course identifies key aspirational concepts found in the Preamble to the NATIONAL ASSOCIATION OF REALTORS® Code of Ethics. Concepts and business ethics established in the Code of Ethics are explained. Case studies highlight possible violations of the Code of Ethics and how they are enforced. Explore how the Pathways to Professionalism tool offers guidelines for respecting property, peers and the public.

**3 CE
HOURS**

Down Payment Assistance Programs

The Indiana Housing & Community Development Authority (IHCDA) helps give Hoosiers the opportunity to live in safe, affordable, quality housing in economically stable communities. Learn about a number of homebuyer programs—including first-time homebuyers and repeat buyer programs—that might help your client afford a new home.

**2 CE
HOURS**

START CE HERE  [**bit.ly/No-Cost-CE-24**](https://bit.ly/No-Cost-CE-24)