Continuing Education Sponsored by the Sauk Valley Association of REALTORS®
In conjunction with the Illinois Association of REALTORS®
RB 746 – ELEMENTS OF A CONTRACT 3 HRS. ELECTIVE

Course Description: Although the actual contracts and riders may change from one area to another, the concepts and elements involved in sound contract writing do not. This course is designed to cover the elements inherent in all real estate contracts and how the agents' knowledge impacts their clients, as well as explore the most recent concerns regarding contract preparation.

Elements of a Contract RB746
Instructor – Kerry Kidwell – ABR, GRI, CRB, CRS, e-PRO, DREI
Date: Wednesday March 21, 2012
Location: Sterling Federal Bank 110 E. Fourth Street Sterling, IL
Time: 8:15 Check-in Class 8:30-11:30 A.M
No Pagers or Cell Phones Allowed- Please have Photo ID and License
Important Notice: If you have any disabilities that require special accommodations, please identify those special needs.

NO REFUNDS AFTER March 20, 2012 LATE ARRIVALS WILL NOT BE ADMITTED!

REGISTRATION FORM ☐ **IAR Member $30.00** ☐ **Non-Member $35.00**
Course –RB746 Course Code 0419 3 Hrs. Elective 8:30-11:30 A.M. Class
Name_____ License #_____ NRDS #_____,
Address-City, State, Zip_____ _____ Local Assoc._____
Office Phone#:_____Home Phone#_____Total Amount Enclosed _____

Please return this form WITH PAYMENT before March 16, 2012 To: Sauk Valley Association of REALTORS 2605 Woodlawn Road Suite # 4 Sterling, IL 61081

CORE 1647 NASTY STUFF!
Course Description: What nasty stuff is lurking out there for the unwary consumer and their real estate agent? This course covers updated RESPA disclosures as well as the Predatory Lending Database Program and mortgage fraud in general. Also included are updates on other recent laws, such as CAN SPAM and the FACT Act.
Instructor – Kerry Kidwell- ABR, GRI, CRB, CRS, e-PRO, DREI
Date: Wednesday March 21, 2012
Location: Sterling Federal Bank 110 E. Fourth St. Sterling, IL
Time: 12:30 Check-In Class: 12:45 – 3:45
No Pagers or Cell Phones Allowed-Please have Photo ID and License
Important Notice: If you have any disabilities that require special accommodations, please identify those special needs. PLEASE NOTE: Other than bathroom facilities PLEASE only use the Community Room!

NO REFUNDS AFTER MARCH 20, 2012 - LATE ARRIVALS WILL NOT BE ADMITTED!

REGISTRATION FORM ☐ **IAR Member $30.00** ☐ **Non-Member $35.00**
Course – COR 1647 B Course Code 1469 12:45-3:45 P.M. Class
Name_____License#_____NRDS #_____
Address - City, State, Zip_____Local Assoc. _____
Office Phone#:_____Home Phone#_____Total Amount Enclosed _____

Please return this form WITH PAYMENT before March 16, 2012 to Sauk Valley Association of REALTORS 2605 Woodlawn Road Suite # 4 Sterling IL. 61081