

All 45 Hours in Foster City



Realtor of the Year, Bobbi Decker:
Finance Today, Risk Management and Survey



Allan Bernardi:
Hot Mortgage Topics



Arton Chau:
Foreclosures and Short Sales

Begins Tuesday, March 10, at 1:30 pm

Engage in a Discussion of the Latest Ideas with Experienced Industry Leaders and Your Colleagues



Questions? Please Contact
Kathy@anthonyfc.com
(650) 570-2284



anthonyfc.com
1155 Chess Drive, Suite 108
Foster City, California 94404-1118

ADDRESS SERVICE REQUESTED

CONTINUING EDUCATION IN REAL ESTATE

RENEWAL REQUIREMENTS

First License Renewal

The usual continuing education requirement is 45 hours every four years. The first time you renew, you are required to include the following five, three-hour courses in your program:

1. Agency
2. Ethics
3. Fair Housing
4. Trust Fund Handling
5. Risk Management

An exception is made for salespeople whose licenses were issued before October 2007; they only need to take the five classes listed above, 15 hours total, for their first renewal.

Subsequent License Renewals

After your first renewal, you may take one six-hour Survey Course of agency, ethics, fair housing and trust fund handling. Your program must include Risk Management.

Continuing Education courses may be completed anytime during the four years immediately preceding license renewal.

WHAT IS THE ANTHONY PROGRAM?

Real Estate Finance Today (6 hours)

A thorough review of conventional and not-so-conventional financing products, including growing equity mortgages and how your clients can benefit from President Obama's Homeowner Affordability and Stability Plan. Bring a financial calculator if you would like to work through the examples in class.

Hot Mortgage Topics (15 hours)

- Yield spread premium kickbacks and other mortgage scams
- The differences between legal and illegal flipping
- How to reduce the \$50 billion a year that buyers pay in closing costs
- Reverse and Home Equity Conversion Mortgages (HECM), including some tax consequences

Foreclosures & Short Sales (15 hours)

- Helping clients avoid foreclosure
- Marketing Short Sale Properties
- Negotiating with the Lender's Loss Mitigation Dept.
- Reading and understanding a foreclosure notice
- Purchasing Lender-owned properties

The courses include many interesting and sometimes incredible case studies.

The forty-five hour course consists of 15 three-hour sessions. Attend live or

watch videos individually or in a small group by appointment during our office hours. Our program is designed to fit your schedule! All courses conclude with a comprehensive review.



"I began with the Real Estate License Course from Anthony Schools in 1977 and found it useful and the textbook a valuable resource document. Over the years I tried other CE Programs but have exclusively used Anthony Schools the past 20 years because of their flexibility, current, quality information and seasoned instructors."

—Tony Gschwend
Principal Consultant
Gschwend & Company,
Hillsborough (650) 344-4623
Tony@gschwendco.com

HOW LONG DOES IT TAKE?

You may begin the video program at any time and complete as fast or as slowly, up to one year, as you like. You may mix live and video classes at your convenience. If you take a video class, you are welcome to audit the next live class without charge.

WHAT DOES IT COST?

3 hours	\$40
6 hours	55
15 hours	100
30 hours	175
45 hours	250

HOW DO I START?

Drop by or call (650) 570-2284 to discuss your specific needs and set up your individual program. Feel free to bring certificates for any classes you may have already taken for a no-obligation evaluation of which classes you still need.

If you have already decided, mail or deliver the enclosed enrollment agreement to us. Credit card customers may fax anytime or call during our office hours to enroll by phone. You may also enroll online using Google Checkout on our website, www.anthonyfc.com

Undecided? Attend one class or watch one video free.



INSTRUCTORS



ALLAN BERNARDI
CRB, CRS, GRI. President/CEO/
Broker, RE/Max Dolphin Real
Estate, San Mateo. *Former affiliations:*
Expert Witness, San Mateo County
Superior Court; Founder, Coastside
Home Guide. *Honors:* RE/Max
International Lifetime Achievement;
Top producer, RE/Max Dolphin.

KEN BOERI

B.A. University of New Hampshire, Durham; Teaching Credential, UC Berkeley. Real Estate Columnist, *The New Fillmore*, San Francisco. *Former affiliations:* Associate Broker, Pacific Union GMAC Real Estate, San Francisco; Agent, Grubb & Ellis Commercial Brokerage, San Francisco.



ARTON CHAU

Real Estate Broker. Area Sales Manager, Milestone Mortgage/HBA, Burlingame; Affiliate Member, SAMCAR. Mr. Chau specializes in pre-foreclosure consultation, loan modification and short-sale negotiation.



BOBBI DECKER

B.S. cum laude Boston College; Graduate of the Realtor Institute; CRS, SRES. Associate Broker, Intero, San Mateo; Member, Board of Directors, San Mateo County Association of Realtors (SAMCAR). Host, *Real Estate with Bobbi Decker*, Peninsula TV 26; Contributor, *SF Examiner*.



ALAN D. TOCHTERMAN

J.D. Golden Gate University School of Law; B.S. University of California, Davis. Attorney-at-Law; Broker/Owner, Tochterman & Associates, Chico. *Former affiliations:* Assistant V.P. and Regional Manager, World Savings & Loan; Branch Manager, San Francisco Federal Savings.



ABOUT ANTHONY SCHOOLS

Phil E. Anthony, a Los Angeles attorney, founded Anthony Schools in 1945. In 1998 the Kaplan division of the *Washington Post* acquired Anthony Schools when it purchased Dearborn Publishing. Kaplan teaches real estate in San Francisco and other cities.

In 1964, Howard and Nancy Goodell established Anthony Schools of San Francisco Peninsula in Menlo Park. The school is a member of the Foster City Chamber of Commerce and is accredited A+ by the Better Business Bureau, its highest rating.

In Foster City we also offer preparation for real estate and contractor licenses

DIRECTIONS



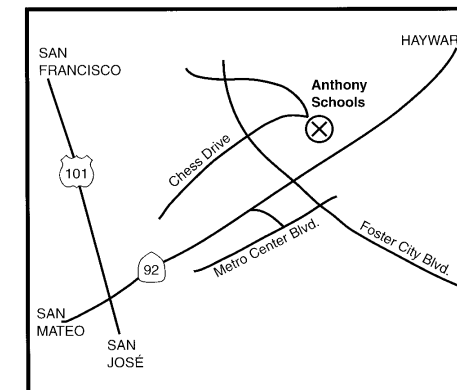
1155 CHESS DRIVE, SUITE 108
FOSTER CITY

Driving East on State Route 92

Take the **Foster City Boulevard** exit. Turn left at the first stop light onto **Metro Center Boulevard**. Turn left at the next stop light onto **Foster City Boulevard**. Turn right at the first stoplight onto **Chess Drive**. We are one block up, on the righthand-side of the street.

Parking

Free, lighted parking is available on all sides of the building.



OFFICE HOURS

Monday	9:00 a.m.—5:00 p.m. 6:00—9:30 p.m.
Tuesday	9:00 a.m.—5:00 p.m. 6:00—9:30 p.m.
Wednesday.....	9:00 a.m.—5:00 p.m.
Thursday	9:00 a.m.—3:00 p.m. 6:00—9:30 p.m.
Friday.....	9:00 a.m.—3:00 p.m.
2nd & 4th Saturday.....	9:00 a.m.—3:00 p.m. of the month
Telephone	(650) 570-2284
Fax	570-2243
Website.....	anthonyfc.com

HOLIDAYS

Thursday, 1/1/2009
Monday, 1/19
Saturday, 2/14 and Monday, 2/16
Friday, 4/10 and Saturday, 4/11
Saturday, 5/23 and Monday, 5/25
Friday, 7/3
Monday, 9/7
Thursday, 11/26—Saturday, 11/28
Monday, 12/14/2009—Friday, 1/1/2010

C/E CLASS SCHEDULE

Program 1, for Salespeople first licensed before October 1, 2007, i.e., for those who completed Real Estate Practice and one other real estate course no later than 18 months after their license was issued, 15 hours, \$100

	Tuesday	Wednesday	Thursday
	March 10	March 11	March 12
9:30 am to 12:30 pm		Bobbi Decker: Agency (3 hour video)	Bobbi Decker: Fair Housing (3 hour video)
1:30 to 4:30 pm	Bobbi Decker: Risk Management (3 hours)	Allan Bernardi: Ethics (3 hour video)	Ken Boeri: Trust Funds (3 hour video)

Program 2, for Salespeople first licensed on or after October 1, 2007, i.e., those who completed Real Estate Principles, Practice and one elective before licensure, and all new Brokers: attend Program 1, above, the first week (March 10 through 12), then attend Program 3, below, the second and third weeks (March 17 through 26), 45 hours, \$250

Program 3, Second and Subsequent Renewals, Salesperson or Broker, 45 hours, \$250

	Tuesday	Wednesday	Thursday
	March 10	March 11	March 12
9:30 am to 12:30 pm		Bobbi Decker: Real Estate Finance Today (6 hours)	Bobbi Decker: Survey Course (6 hours)
1:30 to 4:30 pm	Bobbi Decker: Risk Mgt. (3 hours)		
	March 17	March 18	March 19
9:30 am to 12:30 pm		Allan Bernardi:	
1:30 to 4:30 pm	Hot Mortgage Topics (15 hours)		
	March 24	March 25	March 26
9:30 am to 12:30 pm		Arton Chau:	
1:30 to 4:30 pm	California Foreclosures and Short Sales (15 hours)		

If you have a conditional license or are pursuing a broker license, you may wish to consider these courses (\$235 for one, \$445 for two or \$655 for all three):

REAL ESTATE FINANCE

Monday & Thursday, 1:30 to 4:45 & 6:15 to 9:30 p.m., April 13 through 30, 2009 and Saturday, 9:15 a.m. to 4:45 p.m., April 25, 2009. Instructor: Bobbi Decker.

MORTGAGE LOAN BROKERING

Tuesday, 1:30 to 4:45 p.m., Wednesday and Thursday, 9:15 a.m. to 4:45 p.m., May 5 through 20, 2009. Instructor: Alan Tocherman.

REAL ESTATE PRACTICE

Monday & Thursday, 1:30 to 4:45 p.m. and 6:15 to 9:30 p.m., and Saturday, 9:15 a.m. to 4:45 p.m., July 13 through 27, 2009. Instructor: Allan Bernardi.



LICENSING INFORMATION

THE RENEWAL PROCESS

After you complete a continuing education course, the course sponsor, e.g., Anthony Schools, will issue you a Certificate of Completion. About 60 to 90 days before your license expires, DRE will send a renewal application to the address they have on file for you. Either logon to www.dre.ca.gov or complete the paper form, entering the certificate numbers from the certificates of completion onto Form 251, Continuing Education Course Verification (included with the renewal application). Mail the renewal application so that it is postmarked no later than the date your license expires. If you lose your form you can print another on the DRE website. We can help you obtain and fill out the forms. Keep your certificates for four years but don't mail them to the DRE unless they request them.

Your new license should arrive in the mail about three weeks after you submit the renewal application and fee.

Late? Request an Extension Before Your License Expires

If illness or other reason beyond your control prevents you from completing your c/e in time, request a 90-day extension using DRE Form 213 before your license expires so that you can keep working.

Two Year Grace Period

If you don't renew on time, you may not practice real estate until your license has been renewed. You may renew up to two years late without having to retake the licensing exam by paying the 50% late fee. For more information, contact the DRE at (877) 373-4542 or www.dre.ca.gov.



"I selected Anthony Schools to study for my Broker's License, and for all of my subsequent Continuing Education training because the school offers excellent interactive instruction—the ideal opportunity to resolve current, complex issues in Real Estate."

John K. Woodman, M.Sc., MBA
Managing Partner,
Quadrant Business Opportunities
Foster City, (650) 570-7085

EXEMPTIONS FROM C/E

- Over 70 years old and licensed in "good standing" for at least 30 years; follow instructions on DRE Form 213 to claim.
- Equivalent activity such as attending un-approved courses, teaching or writing real estate articles; submit a petition (Form 332) and \$60.

GENERAL INFORMATION

TAX DEDUCTIBLE

Tuition, travel, meals, and lodging are generally deductible—see Treasury Regulation Section 1.162-5 and *Coughlin vs. Commissioner*, 203F2d307.



"The hands-on, live instruction that Anthony Schools offers surpasses any Internet class available for real estate professionals who are actively involved in the business. Their knowledge and continued support in preparing for your broker's exam is invaluable and much appreciated."

—Diane Demattei,
Branch Manager,
First Priority Financial, San Mateo
(650) 345-6612
Dmdemattei@aol.com

ATTENDANCE AND GRADING

Live continuing education courses require that you attend at least 90% of all classes within one year of your first class and score at least 70% on an open-book, true-false or multiple-choice test. Videos supplement courses approved for independent study and are optional. To receive credit for all other courses, you must score at least 70% on the 100-multiple-choice-question, open-book final exam. We issue transcripts and certificates of completion within seven days of course completion.

APPROVALS

The California Department of Real Estate has approved these courses for the purpose of renewing a real estate license (DRE Sponsor No. 0104). Unless otherwise indicated, the courses are approved under the category of *consumer protection*. You may evaluate these courses online at www.secure.dre.ca.gov/pdf/re318A.pdf

REFUNDS

If you cancel within a week of attending your first class session, you are entitled to a full refund. We prorate all other refunds according to the number of classes you have attended and add a \$25 registration fee. No refunds after 60 days. We will mail your refund within 14 days of receiving your written request.

QUESTIONS?

Please call us: (650) 570-2284

ENROLLMENT AGREEMENT

THE INFORMATION REQUESTED BELOW IS CONFIDENTIAL

Send Mail to: Home Business Address
 Mr. Mrs. Ms. Miss _____

First & Middle Names (as listed on your license) _____

Last Name _____ Jr./Sr./III _____

E-mail _____ Nickname _____

Home Address _____

City _____ Zip Code _____

(_____) _____

Home Phone _____

(_____) _____

Business Phone or Cell Phone _____

Job Title or Occupation _____

Name of Company _____

Business Address _____

City _____ Zip Code _____

DRE License No. (if any) _____ Expires _____

Check or money order payable to: **Anthony Schools** (\$25 charge if returned).

CHARGE TO:

Discover VISA _____

MasterCard Amex _____ Date Card Expires _____

Account No. _____

Please enroll me in the course(s) checked above. I understand that my tuition includes classes, course materials, and certificate of completion. I have read and understand the adjoining policies.

X _____
Signature

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COURSE TUITION

45 hours of Continuing Education <input type="checkbox"/> video <input type="checkbox"/> 3/2009 <input type="checkbox"/> first renewal	\$225
Agency, Ethics, Fair Housing, Risk Mgt. & Trust Fund Handling (15 hours c/e) <input type="checkbox"/> 3/2009 <input type="checkbox"/> video	\$75
Risk Management (3 hours c/e) <input type="checkbox"/> 3/2009 <input type="checkbox"/> video	\$15
Survey Course (6 hours c/e) <input type="checkbox"/> 3/2009 <input type="checkbox"/> video	\$30
R.E. Practice <input type="checkbox"/> 7/2009 <input type="checkbox"/> 1/2010 <input type="checkbox"/> video	\$210
Legal Aspects <input type="checkbox"/> 10/2009 <input type="checkbox"/> video <small>(OREA 91596002 or DRE 1659-97)</small>	\$210
R.E. Finance <input type="checkbox"/> 4/2009 <input type="checkbox"/> video <small>(1679-97)</small>	\$210
R.E. Appraisal <input type="checkbox"/> 6/2009 <input type="checkbox"/> video <small>(OREA 91596001 or DRE 1180-90)</small>	\$210
R.E. Economics <input type="checkbox"/> 9/2009 <input type="checkbox"/> video <small>(OREA 01596012 or DRE 1710-98)</small>	\$210
R.E. Office Admin. <input type="checkbox"/> next live class <input type="checkbox"/> video <small>(1645-97)</small>	\$210
Mort. Loan Broker. <input type="checkbox"/> 5/2009 <input type="checkbox"/> video <small>(1767-99)</small>	\$210

Subtotal _____
Registration Fee _____ \$25

Total: \$ _____

I HEARD ABOUT THESE COURSES FROM:

- Real Estate Broker Real Estate Salesperson
 College Instructor Real Estate Board
 This brochure Friend or Relative
 Internet Newspaper Yellow Pages
 General reputation _____

THE PERSON WHO REFERRED ME WAS:

Name _____

Company _____ City _____

I have taken a course at Anthony Schools before

FOR OFFICE USE

Reg. No. _____
Reg. By _____
Date _____
Type _____
Amount _____
Balance _____

