

APRIL

JUNE

2018



Brightwood

REAL ESTATE EDUCATION
POWERED BY KAPLAN

MINNESOTA

Real Estate

Offered by Brightwood Career Institute, Harrisburg

CONTINUING EDUCATION

KAPLAN REAL ESTATE
EDUCATION

is **NOW**

Brightwood Real Estate Education

NEW!
2017-2018
Required Module

7/1/17-6/30/18

SALESPERSON &
BROKER REQUIRED MODULE:
Agency, Fair Housing &
Special Entities Authority

See page 5.

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- Provide you with the knowledge you need to succeed in your career
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If you work best with set class times and enjoy lively discussions with instructors and classmates, this option is for you. Learn from state-certified instructors at one of our Learning Centers:

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Bloomington, MN 55425

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St. Paul, MN 55108



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OPTION 1 | \$149

ANY COMBINATION:
LIVE CLASSROOM | ONDEMAND | ONLINE

Purchase 15 credit hours and receive the CE-Advantage Package discount.*
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*Discount does not include courses on pages 14–16.

OPTION 2 | \$99

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Minnesota 15-Hour Complete Live Class CE Packages

LIVE CLASSROOM | 15 Credit Hours

PACKAGE 1 | \$149

- 7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority
- Financing Update: The Must-Know Programs & Details to Close More Deals
- Tour d' Real Estate: What Homeowners Want

PACKAGE 2 | \$149

- 7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority
- The Twenty Most Cost-Effective Home Improvements
- Unsellable to Sold: Can Every House be a Dream Home?

Minnesota 15-Hour Complete OnDemand CE Packages

ONDEMAND | 15 Credit Hours

Essential Real Estate Knowledge | \$99

- 7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority OnDemand Course
- The Tiny House: Is it a Phase or Craze? OnDemand Course
- Good, Better, Best: When Price, Quality, and Value All Matter OnDemand Course

Bang for Your Buck | \$99

- 7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority OnDemand Course
- The Twenty Most Cost-Effective Home Improvements OnDemand Course
- Introduction to Real Estate Investments OnDemand Course

NEW! 7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority

3.75 Credits LIVE CLASSROOM \$49

This year's 3.75-hour course introduces us to real estate transactions involving special entities. You'll discover the laws, requirements, and practices that affect licensees and clients in transactions with a special entity. You will learn vocabulary and real estate transaction essentials involving:

- Powers of Attorney
- Trusts
- Estates
- Guardianships and Conservatorships for those lacking capacity
- Divorces
- Corporate entities

This course will deepen your understanding of agency law and fair housing. An overview of the history and foundation of Minnesota agency law will strengthen your knowledge of agency relationships in real estate transactions. You'll gain perspective by learning the history of federal Fair Housing law, from Lincoln's bellwether Civil Rights Act of 1866 through today's regulations and prohibitions under the federal Fair Housing Act and the Minnesota Human Rights Act. After attending this class, you will:

- Know what the law requires in real estate transactions involving special entities
- Recognize issues related to these special circumstances and what to do when they arise
- Understand the legal duties and obligations regarding agency relationships in real estate transactions
- Relate the history of fair housing in America to today's housing issues
- Identify prohibited acts under Fair Housing law and Minnesota Human Rights Act
- Be better equipped to serve buyers and sellers in today's complex real estate transactions

NOTE: In addition to satisfying the annual Salesperson & Broker Required Module, completion of this course will satisfy ALL of the following requirements: 1-hour Fair Housing, 1-hour Agency Law, and the 1-hour Broker Module Requirement.

This is the required module effective July 1, 2017, through June 30, 2018.

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

LIVE CLASSROOM

DATE(S)	LOCATION	TIME
APRIL		
4	Eagan	8:30 am–12:15 pm
6	St. Paul	1:15 pm–5:00 pm
11	Duluth	8:30 am–12:15 pm
13	St. Paul	1:15 pm–5:00 pm
16	St. Paul	8:30 am–12:15 pm
17	St. Paul	6:15 pm–10:00 pm
26	St. Paul	8:30 am–12:15 pm
28	St. Paul	1:15 pm–5:00 pm
30	Maple Grove	8:30 am–12:15 pm
MAY		
7	Bloomington	8:30 am–12:15 pm
9	Hinckley	8:30 am–12:15 pm
11	St. Paul	8:30 am–12:15 pm
14	St. Paul	6:15 pm–10:00 pm
16	St. Cloud	8:30 am–12:15 pm
18	St. Paul	8:30 am–12:15 pm
19	St. Paul	8:30 am–12:15 pm
25	St. Paul	1:15 pm–5:00 pm
29	Bloomington	1:15 pm–5:00 pm
31	St. Paul	8:30 am–12:15 pm
JUNE		
6	St. Paul	6:15 pm–10:00 pm
7	Bloomington	1:15 pm–5:00 pm
13	Bloomington	1:15 pm–5:00 pm
20	St. Paul	8:30 am–12:15 pm
25	St. Paul	8:30 am–12:15 pm
27	Bloomington	8:30 am–12:15 pm

**NEW! Liars, Cheaters, and Thieves:
Averting Client Catastrophe****3.75 Credits** \$49

Protect your client and safeguard your real estate business and career!

Can you name three of the top ten legal issues real estate professionals face today? This course enlightens you to all top ten issues, plus helps you navigate through the murky waters that can prevail when a clear understanding of real estate laws, statutes, and rulings is loosely or vaguely interpreted.

This course illuminates the issues that create problems in real estate transactions. You will learn to identify what constitutes negligence, and when it is the “F-word”, fraud. You’ll sharpen your understanding of what happens when a client makes a Breach of Contract claim, and how to avoid misleading statements that can have disastrous ramifications for you, your client, and your business. Your expert instructor will lead you through case studies to identify critical issues, determine what happened, how a situation could have been handled appropriately, and how to resolve legally and within the scope of the law. This engaging course will prepare you for real life real estate, in today’s world, and help you avoid risky and costly business mistakes.

- Top ten legal issues for licensees
- Failing to disclose a property defect
- Breach of duty
- Representing clients in unfamiliar territory
- Misleading statements equals deception
- Breach of Contract claims
- Failing to recommend inspections
- Negligence—when is an action innocent; when it is not

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

**NEW! Tour d' Real Estate:
What Homeowners Want****7.5 Credits** \$98

Good news! Many indicators show that the housing market has rebounded and continues to grow. In this interesting and informative classroom experience, you’ll learn about emerging buyer trends. We have analyzed what’s new, what buyers like, and what they are selecting concerning the use of space both indoor and outdoor...to finishes of walls to floors, including upgrades addressing occupant health issues, and more. You’ll also learn about tech that goes mainstream, popular space conversions, and what’s in and what’s out. This class will help both real estate agents and contractors achieve business success by understanding how the physical house has changed and what their clients are looking for when making buying and remodeling decisions.

- New construction trends
- Architectural features
- Popular conversions when remodeling
- Improvements, upgrades, renovation hot list
- Tech gets accessible and goes mainstream
- Entertainment spaces

This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of real estate continuing education.

This course has been approved by the Minnesota Department of Labor and Industry for 7.5 hours for contractor continuing education.

This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of appraisal continuing education.

**NEW! Minnesota Landlord Tenant
Act: Protecting Yourself and Your
Client****3.75 Credits** \$49

Save money and time and limit your exposure by learning the law.

If your tenants know more about the law than you do, you are already in trouble. From screening potential tenants to handling evictions, in Minnesota, nearly every aspect of the landlord-tenant relationship is covered by a law or regulation. In today’s litigious society, failing to know the law is dangerous and costly. Penalties are attached to nearly every part of the process, making just one misstep expensive. Repeated mistakes could mean your property will lose money. Stay on the legal and profitable side of the business with this information.

This course provides a fresh perspective of the Minnesota Landlord Tenant Act, delivered by an experienced attorney in this field. You’ll start with the steps before leasing, looking at background checks, security deposits, and more. You will learn about leases and disclosures, required inspection and condemnation reports, as well as laws that govern leasing. You will also learn the impact of the domestic abuse act, tenant remedies action (TRA), and eviction actions. Attend this course and learn to avoid the little known penalties that eat away your profits.

- Leasing and renting
- Applications and screening
- Security deposits
- Inspection reports and code violations
- Utilities and evictions
- Tenant remedies actions
- Residential tenant actions

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

**NEW! Financing Update: The Must
Know Programs & Details to Close
More Deals****3.75 Credits** \$49

Stay current on the latest changes in real estate financing!

Understanding today’s mortgage and financing options is critical for real estate professionals. This course guides you through the complex choices in mortgage financing. Learn how to thrive in this business by understanding the current industry trends, laws, and requirements.

This course will bring you up to date and give you the information your clients are requesting. Learn about new loan programs and mortgage regulations.

- FNMA HomeReady program
- Asset assist programs
- Consumer Financial Protection Bureau (CFPB)
- Determining PITI
- Credit scoring
- Steps for a successful closing

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

NEW! 2018 Tax Update**7.5 Credits** \$98

The Tax Cut and Jobs Act, passed by congress and signed into law in late December 2017, is the most major piece of tax reform since the 1980s. This course will illustrate how this legislation has changed both personal and business income tax rates, deductions, credits, and exemptions. In addition, tax expert Chris Bird will detail the changes to estate, gift and generation skipping transfer taxes, alternative minimum taxes, and a myriad of other changes.

- The new individual and business tax rates
- Changes in exemptions, itemized deductions, and standard deductions
- Changes in estate and gift taxes
- Modifications to the alternative minimum tax system
- Business deduction and credits

This course has been submitted to the Minnesota Department of Commerce. Its current status is "approval pending."

COURSE SCHEDULES ON PAGES 19–23

Visit www.KapRE.com/MNCE
for the most **up-to-date**
course offerings!

Understanding Association Ownership

3.75 Credits \$49

This half-day course describes various forms of CICs, including condominiums, townhomes, cooperatives, mixed use, and conversions. It identifies the characteristics of the leading buyers (both Millennials and Baby Boomers), as well as ways to assess the CIC's financial security. A sample balance sheet and budget are included, and a discussion of how the real estate market's unprecedented fluctuations affect associations. This course covers all the essentials, from financing to marketing to management.

- Common interest communities and how they operate
- Marketing in a CIC to get your client top dollar
- Is the association financially sound?
- What's important in a resale disclosure?

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

Tax Aspects of Homeownership

3.75 Credits \$49

Homeownership has long been described as "living the dream," though the U.S. Census Bureau reports just under 65% of the population are fulfilling that specific dream. Over the past decade, and especially during the housing crisis of the mid-2000s, many people lost that dream. Given today's lower interest rates and more affordable home pricing in many markets, many of these people are reentering the marketplace in search of homeownership. The benefits of privacy and personalizing a property have always been a motivator for owning a home, as have tax considerations.

You'll learn from industry expert Chris Bird, exactly who benefits from the tax aspects of homeownership and by how much due to standard deduction, mortgage interest, real estate taxes, and other tax issues. Become an indispensable resource for your clients by providing them with critical tax information to make the right housing purchase.

- The impact of the latest tax reform laws
- The financial advantages of homeownership
- Deductible and nondeductible expenses
- Essential real estate tax information
- Points paid when purchasing a residence
- Mortgage insurance premiums
- Exclusions of gain when sold

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

The Tax Impact of Residential Real Estate Investments

3.75 Credits \$49

Taxes are important to us all. This is particularly true for buyers and sellers of residential rental real estate. In this course, national expert Chris Bird explores the widespread financial effect a purchase or sale of such properties will have on the investor. You will also learn the essential details that equip you to make financially savvy decisions and guide your clients in their investment endeavors.

You'll get up to date on the specific tax rules that apply to these real estate transactions. You will also understand under what circumstances the Internal Revenue Service has been aggressively auditing owners of real estate investment properties, and how the IRS has been successful in denying deductions due to the two most common errors made by investors.

This course uses extensive experience, examples, and case studies to prepare you and your clients for success in the real estate investment world. Join us to gain relevant, indispensable knowledge regarding residential real estate investments today.

- The impact of the latest tax reform laws
- What is considered rental income?
- Allowable rental expenses
- Cost recovery/depreciation
- Determining value of rental properties
- Determining the tax due on sale of rental properties
- Passive loss rules
- Real estate professional rule

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

Millennials: Challenging the Traditional Real Estate Model

3.75 Credits \$49

This course examines the factors driving today's real estate market, beyond the newspaper headlines. Facts, trends, and hard data illustrate how the leading factors for Baby Boomers no longer apply. You will learn how Millennials, today's largest real estate client group, prefer to buy, sell, rent, strategize, and communicate with you. After this course, you will have a better understanding of how to represent these clients.

This course will challenge your approach to working with today's buyers and sellers, and educate you about their specific preferences, including how builders and the real estate industry are responding to Millennials. Essential client expectations and patterns are explored, so you can re-tool your skill set of knowledge and practices, as well as reposition your branding and image to reflect an understanding of the new model. This course prepares you to work effectively and productively with Millennials, resulting in helping them achieve their real estate goals. Join us for this compelling look into the future of real estate.

- Traditional versus Millennial real estate model
- Defining the market
- Wants, needs, and deal breakers
- The affected real estate market and model
- Effective strategies for working with Millennials

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

This course has been approved by the Minnesota Department of Labor and Industry for 3.75 hours for contractor continuing education.

The Weird, Wild, and Wonderful World of Real Estate

7.5 Credits \$98

Join us for a journey through some of the weird, wild, and wonderful real estate trends in the industry today. We will examine your clients' interests reflected in emerging trends, including design and product selection. You will see some non-traditional shelters and learn about a variety of the unusual products used as building materials, including recycled and reused products, and the potential and surprising hazards associated with them.

Next, you will take a walk on the wild side, exploring some new trends in living arrangements and how Mother Nature can affect real estate. This course teaches you how to recognize potential dangers, as well as what to do if a property has sustained damage from forces such as wind, water, and pest infestation. You will leave this class with an understanding of how weird and wild industry trends affect the real estate market and your clients' preferences. Finally, you will learn about some wonderful new alternatives that will help you work with today's clients like never before!

- Weird shelters in the market today
- Unusual building products and potential hazards
- Unique recycled and reused products
- Wild factors affecting real estate
- Wonderful energy efficiency advancements
- Alternative energy sources
- Air and water quality to improve occupant's health
- Creative solutions to satisfy your clients' requests and needs

This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of real estate continuing education.

This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of appraisal continuing education.

This course has been approved by the Minnesota Department of Labor and Industry for 7.5 hours for contractor continuing education.

**GET 15 HOURS OF MINNESOTA
REAL ESTATE CONTINUING EDUCATION
IN JUST 2 DAYS!**

SEE PAGE 17 FOR DETAILS

The Tiny House: Is it a Phase or Craze?**3.75 Credits** \$49

Witness this emerging market segment as you learn about the new world of tiny house living. In this new course, you'll learn the origin of the tiny house, the different types, the structural elements, costs and considerations, valuation of property, and when a tiny house is considered real property. We'll also identify financing options specific to the tiny house and introduce you to tiny house communities developing across the country. The tiny house is a reflection of expressed values by a growing number of buyers today: simple living in natural surroundings and smaller more efficient living spaces.

- Emerging values increase demand for tiny houses
- Real estate solutions addressing new needs of clients
- Momentum of demand
- Concerns and obstacles
- Valuation and financing the tiny house
- Explosive markets of tiny house communities across the U.S.

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of appraisal continuing education.

This course has been approved by the Minnesota Department of Labor and Industry for 3.75 hours for contractor continuing education.

Mediate-Arbitrate-Litigate: An Informed Decision**3.75 Credits** \$49

Each of the three dispute resolution types are examined and explained in simple yet comprehensive terms to enable your understanding and increase your confidence in communicating the specifics clearly to your clients when they need it most. Learn the difference between binding and non-binding arbitration, the defining elements and consequences of both, as well as the potential for an arbitration appeal. Many situations and questions, such as "Should a single arbitrator be selected or a panel?" are considered for each of the dispute resolution options.

You will also examine what your specific role is in each type of resolution, including what is NOT your role and when consulting an attorney is vital. You'll learn what happens when one dispute resolution method fails and what choices remain. Limit your chances of being sued, and prepare yourself for the real estate world of today.

- Mediation, arbitration, litigation
- Sellers Property Disclosure Statement
- Inspection
- Lawsuits
- Title insurance

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

How to Measure Real Property**3.75 Credits** \$49

Real estate licensees, appraisers, assessors, builders, and contractors have specific methods they use to measure and describe residential real estate that often differ. In this fascinating course, we will explain the critical standards and definitions, and pinpoint common costly mistakes made in measuring property.

- Property measurement language and definitions
- Geometry for big kids: size, shape, formulas and math
- Nuances of styles and designs
- What to measure and how to measure it

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of appraisal continuing education.

The Twenty Most Cost-Effective Home Improvements**3.75 Credits** \$49

Homeowners are constantly asking, "What home improvements should I do to add value to my house?" In this information packed course, we will discuss what home improvements give the best immediate return on investment and which ones will add value over time. We will review energy efficient appliances, and calculate whether upgrading to higher efficiency makes sense. By understanding home inspection standards, you will learn the difference between a properly maintained property and one suffering from deferred maintenance, including what that can mean in value.

Your instructor will use expertise and knowledge to educate you about the environmental issues that agents, contractors, and appraisers need to understand. You will also learn how to inform your customers about these related concerns when recognized.

- Top 10 exterior home improvements
- Top 5 interior home improvements
- Top 5 energy conservation improvements

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of appraisal continuing education.

This course has been approved by the Minnesota Department of Labor and Industry for 3.75 hours for contractor continuing education.

Unsellable to Sold: Can Every House Be a Dream Home?**7.5 Credits** \$98

This course will help you guide your clients through the process of seeing not only what a property is, but what it has the potential to become. You will start by helping your clients define exactly what they are seeking. You'll learn how to ask questions about both present needs and potential future requirements. You'll also learn about the shifting demographics of our maturing population and how to effectively communicate with multiple generations.

- Assess client's specific requirements
- Buyers/listers demographics
- Appraising and valuing improvements
- Financing improvements
- Listing unsellable inventory

This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of real estate continuing education.

This course has been approved by the Minnesota Department of Labor and Industry for 7.5 hours for contractor continuing education. Also includes Energy Hour for licensed contractors.

Good, Better, Best: When Quality, Price, and Value All Matter**7.5 Credits** \$98

Calling all real estate agents, contractors, builders, and appraisers...

In this course, you will learn the universal language used by appraisers that contractors and real estate agents can translate to knowledge that pays when advising clients on everything from product selections to appropriate offers on property or identifying an appropriate listing price for selling a property. You'll acquire an insider's view of how value is defined and assigned by the appraiser. Learn what does and does not have monetary value in an appraiser's eyes with a snapshot of the essential tools and assessment methods used to establish the ultimate value of a property. Also, learn where value lies from a cost approach so you can help your clients identify poor quality in spite of acceptable appearance. Find out what the six surprising low-cost, high-value materials are, what type of siding lasts the longest, and which foundation type will save your clients the most money in the long run.

Learn about the real differences in construction quality, what has monetary value and what has aesthetic value alone. The instructor translates otherwise confusing terms and definitions into useful information you can communicate with your clients. Whether your interest is in existing property, new construction or proposed renovations, you'll pick up essential information to increase your professional competence, evident in your next client conversation.

- Appraisal 101 - what they do and why it matters to you
- What the new quality numbers mean to your clients
- Differentiating characteristics
- Products and materials that create value
- Architectural styles and features
- Communicating quality distinctions to clients to improve knowledge and selection

This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of real estate continuing education.

This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of appraisal continuing education.

This course has been approved by the Minnesota Department of Labor and Industry for 7.5 hours for contractor continuing education.

**COURSE SCHEDULES
ON PAGES 19-23**

Visit www.KapRE.com/MNCE
for the most up-to-date
course offerings!

Real Estate: How to Leave A Legacy**3.75 Credits** \$49

In this course, you will learn why so many families transfer not only wealth, but also history and meaningful connections to the next generation with the deed to real property. You'll learn how to create a legacy with real estate, including some of the special and legal considerations you should know.

Our industry expert will also share with you the current estate and gift tax exemptions and valuable annual gift tax exclusion information. You'll learn about the options for transferring real estate to the next generation, including the advantages and disadvantages of each.

You'll also learn about advanced methods of transfer and the transfer on death deed (TODD).

- Why real estate is a good choice in legacy planning
- Legal concerns
- Transfer alternatives
- Co-tenancy agreements, limited liability companies, limited partnerships, and trusts

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

How Land is Developed Today**3.75 Credits** \$49

This course explains it all, including how the planned use of land has evolved over time and the course of action that a land developer must take today. You'll learn about the importance of a comp plan that each city develops, understand the types of zoning, and learn how to best approach the city planner and planning commission and ultimately secure the city council's approval. Our experienced instructor has decades of real life stories and implemented plans that will help illustrate the fascinating and complex land development process of today.

More than ever before, land developers must be thoughtful and practical about the needs of the future users of their projects—find out how this consideration can sink or swim a project.

- The history of the land development process
- The players and their roles
- The planning process
- Profitability and reasons for developing land

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

Buying Within Your Budget**3.75 Credits** \$49

Learning how to budget is essential to getting out of debt and making the best decision when buying a home. Instructor Todd Rooker will teach you methods to help your clients decrease debt, improve credit, and save more of their hard-earned money.

Big changes come from small steps. In this course, you'll learn how to create a plan and follow through with it to achieve financial freedom. Many people want to save more, but don't know where to start or lack restraint to stop spending. Just because your clients qualify for a certain loan amount doesn't mean they can afford it. Clients that understand how to budget correctly can make effective and smart decisions when making any purchase, including home buying. Learn how to live on what you earn—to the penny!

- Why people overspend
- Decreasing your debt
- Credit card management
- Improving credit scores
- Managing a budget for the self-employed
- Purchasing a home within your budget

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

To Fall and Rise Again: Life After Financial Crisis**7.5 Credits** \$98

Turmoil in the financial markets and depressed real estate values has had a dramatic impact on everyone's financial picture. The result is that countless Americans and their families are facing complex real estate and financial challenges.

Expert Todd Rooker gives you tips to analyze and solve today's problems, while also building a strong financial future. Timing is everything when considering your options: bankruptcy, foreclosure, short sale, loan modification, debt settlement, and credit counseling. When it seems like there isn't enough money, learn about what options are still available and best fit your situation. Learn how building and managing a workable budget puts you back on the stable track.

- Taking inventory of your finances
- What to do when there isn't enough money
- Making the hard decisions
- Establishing critical timelines
- Building a comprehensive budget
- Contingency plans for the future

This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of real estate continuing education.

CSI Minnesota: Credit Score Investigation**7.5 Credits** \$98

Discover why some people recover quickly from major financial problems while others struggle to get back on their feet.

You'll learn how a credit rating may be the single biggest factor in determining mortgage rates, insurance rates for home, car, and health policies, along with the rates paid on credit cards.

Popular instructor and credit guru Todd Rooker will teach you how to help clients with damaged credit. You will learn trade-secret strategies that can influence and improve anyone's credit score. You will also learn how to help clients develop a "good credit" budget and manage income.

With millions of mortgages defaulting this year and continued unstable real estate values, you'll examine the credit effects of short sales, foreclosure, and lease option contracts. Learn how understanding credit and credit repair equips you with a crucial skill to share with your clients.

- How credit scores affect everything
- What influences a bad credit score
- How to build a "good credit" budget
- Strategies for long-term credit repair
- How to recover from bankruptcy

This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of real estate continuing education.

Workplace Violence: Preparing for the Unthinkable**3.75 Credits** \$49

Be aware of risks in your workplace, whether that is the office or in a home you are showing a client. Even though "active shooter" situations gain most of the attention (and this course will discuss at length steps to survive these horrendous events), violence in the workplace is not limited to homicide. It also involves threats, intimidation, harassment, and assault. While the risks associated with violence are a major concern for all of us, few are trained to recognize and assess the risks.

Stefan Salmonson will help you become aware of factors that often foster violence, including a hostile workplace, substance abuse by coworkers, and more. The course will outline various risk management strategies that can build safer workplaces, including how to analyze the different forms of workplace violence, how to recognize the warning signals, and suggestions on how to avoid, escape, and diffuse potentially dangerous situations.

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

Identity Theft: Protecting Your Clients and Your Business**3.75 Credits** \$49

The odds of experiencing personal identity theft are ever-increasing. National security consultant Stefan Salmonson explains how the risks your business faces are bigger yet. From a criminal's perspective, it is significantly more cost effective to steal business identities than individual identities. Learn how not to let your clients or your business fall victim! Learn how business ID theft spells potential disaster for your livelihood and your clients. Understand how to respond if your information or your clients' information is compromised. Plus, learn how to spot and address the warning signs.

True stories reveal the methods thieves use and what red flags suggest. Learn how to protect your business from a potential data-breach disaster. There's never been more opportunity for identity thieves to strike your business. You'll get the tools and information you need to diminish the havoc of business ID theft.

- How business information is hijacked
- Red flags and appropriate actions
- How easy it is to get and misuse your business information
- Data breach prevention

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

DUALLY APPROVED CONTINUING EDUCATION MINNESOTA & WISCONSIN

Day 1 & 2

We have what you need! The Wisconsin Department of Safety and Professional Services requires that in addition to Courses 1, 2, 3, and 4, Wisconsin real estate licensees must complete two half-day elective courses to fulfill the 18-hour requirement by the end of the current biennial license period: December 14, 2018.

In just two days, you can complete 12 hours of Wisconsin real estate continuing education and 15 hours of Minnesota real estate continuing education at the same time. Course 1: Wisconsin Listing Contracts 2017/2018 includes one-hour of approved Agency content. Course 4: Ethics and Best Practices 2017/18 includes one-hour of approved Fair Housing content.

Day 3

In addition, to meet the Wisconsin requirement, we are offering a one-day program, Minnesota/ Wisconsin Dually-Approved Elective Courses. These two elective courses allow you to complete the Wisconsin six-hour elective requirement before your December 14, 2018, deadline at the same time as you complete 7.5 hours of Minnesota real estate continuing education. All three days will teach you how to comply with Minnesota and Wisconsin laws.

Accreditation in Minnesota

Each course has been approved by the Minnesota Department of Commerce for 3.75 hours of Real Estate Continuing Education.

Accreditation in Wisconsin

Each course is approved by the Wisconsin Department of Safety and Professional Services and Licensing for 3 hours of real estate continuing education.

ALL COURSES BELOW

ST. PAUL | TUITION: \$55 PER COURSE

DAY 1 | MONDAY, APRIL 2

NEW! Course 1: Wisconsin Listing Contracts 2017/2018 8:30 am–12:15 pm

NEW! Course 2: Wisconsin Offers to Purchase 2017/2018 1:15 pm–5:00 pm

DAY 2 | TUESDAY, APRIL 3

NEW! Course 3: Wisconsin New Developments 2017/2018 8:30 am–12:15 pm

NEW! Course 4: Ethics and Best Practices 2017/2018 1:15 pm–5:00 pm

DAY 3 | WEDNESDAY, APRIL 4

NEW! New Construction 2017/2018 8:30 am–12:15 pm

NEW! Wisconsin Investment Property and Property Management 2017/2018 1:15 pm–5:00 pm

BLOOMINGTON | TUITION: \$55 PER COURSE

DAY 1 | TUESDAY, MAY 29

NEW! Course 1: Wisconsin Listing Contracts 2017/2018 8:30 am–12:15 pm

NEW! Course 2: Wisconsin Offers to Purchase 2017/2018 1:15 pm–5:00 pm

DAY 2 | WEDNESDAY, MAY 30

NEW! Course 3: Wisconsin New Developments 2017/2018 8:30 am–12:15 pm

NEW! Course 4: Ethics and Best Practices 2017/2018 1:15 pm–5:00 pm

DAY 3 | THURSDAY, MAY 31

NEW! New Construction 2017/2018 8:30 am–12:15 pm

NEW! Wisconsin Investment Property and Property Management 2017/2018 1:15 pm–5:00 pm

WISCONSIN LICENSING EARNS MINNESOTA CE

Minnesota to Wisconsin Real Estate License Course

\$229

This class satisfies Wisconsin's 13-hour education requirement to obtain a real estate salesperson license by endorsement. You qualify for this class if:

- You currently hold an active license in a state other than Wisconsin; or
- Your license held in another state expired no more than two years ago.

In just two days you can complete your Wisconsin salesperson pre-licensing education requirements.

BONUS!

- Minnesota students who complete this class also will receive 7.5 hours of Minnesota CE.

This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of real estate continuing education.

Minnesota to Wisconsin 6-hour Broker Licensing Requirement

\$129

This class fulfills the 6-hour education program required to obtain a Wisconsin real estate broker license by endorsement (19 hours are required overall—6 broker hours and 13 salesperson hours; the 13-hour salesperson course must be completed in addition to the 6-hour broker course). You qualify for this class if you have held a broker license in another state for at least 2 of the last 4 years.

BONUS!

- Minnesota students who complete this class also will receive 6 hours of Minnesota CE.

This course has been approved by the Minnesota Commissioner of Commerce for 6 hours of real estate continuing education.

Experienced Instructors Cover the Laws

Your instructors will cover all of the topics required by the Wisconsin Real Estate Examiner's Board and prepare you for the exam.

"Using them for years, I have found them to be the single best provider of real estate education in this area."

—Kerry S.



LIVE ONLINE \$399
LIVE CLASSROOM \$399

You've built a solid foundation for your new career by successfully completing your comprehensive licensing education. Now, you're ready to move to the next phase of your professional development. How do you build on what you've achieved? How do you start earning commissions as quickly as possible? Real Estate Accelerator has the answers.

This sixteen-hour, intensive boot camp includes four weeks of coaching designed to teach you the specific activities an agent needs to perform on a daily, weekly, and monthly basis in order to operate a successful real estate business.

This program will arm you with business building skills and critical operating activities utilized by the nation's most successful real estate agents. You will leave the program prepared to implement the following plans and tools immediately in your real estate practice.

Identify and practice the most important sales activities needed to be successful in real estate.

- | | |
|----------------------|---|
| DEVELOP YOUR: | COURSE INCLUDES: |
| • Business Plan | • 16 hours of intensive training |
| • Marketing Plan | • 4 weeks of continued coaching |
| • Economic Plan | • 6-month CRM subscription |
| | • 6 weeks of access to goal tracking software |

ACCELERATE YOUR CAREER TODAY!

NEW LIVE ONLINE FORMAT! See website for details: www.KapRE.com/accel

LIVE ONLINE COURSES | 10:00 AM-2:00 PM CT

FEB 12-15 | MAR 12-15 | APR 9-12 | MAY 7-10 | JUN 11-14 | JUL 9-12 | AUG 13-16 | SEP 10-13 | OCT 15-18 | NOV 12-15 | DEC 10-13

MONTH	DAYS	TIME
ST. PAUL 2018		
May	16-17	8:00 am-5:30 pm
August	15-16	8:00 am-5:30 pm
BLOOMINGTON 2018		
March	14-15	8:00 am-5:30 pm
November	7-8	8:00 am-5:30 pm

Please see website for additional course dates.
This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

GET 15 HOURS OF MINNESOTA REAL ESTATE CONTINUING EDUCATION IN JUST 2 DAYS!

The 2018 Minnesota Spring Education Tour is coming to a location near you. This is an easy and economical way to complete your continuing education requirement, network with colleagues, and get updated on your industry knowledge. You will get all your required education in this convenient, fun, informative environment.

2018 SPRING TOUR... COMING TO A LOCATION NEAR YOU!

Join us for **BOTH** days and get 15 credits for **ONLY \$149**. That's over a **20% savings** on individual class pricing. Single courses may be purchased individually: half day = \$49 or full day = \$98.

DAY 1

7/1/17-6/30/18 SALESPERSON & BROKER REQUIRED MODULE Agency, Fair Housing & Special Entities Authority

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

&

NEW! Liars, Cheaters, and Thieves: Averting Client Catastrophe

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

DAY 2

NEW! Tour d' Real Estate: What Homeowners Want

This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of real estate continuing education. This course has been submitted to the Minnesota Department of Labor & Industry. Its current status is "approval pending."

See pages 5-6 for complete course descriptions and course times.

DATES	LOCATION
APRIL	
4-5	Eagan Eagan Community Center
11-12	Duluth The Inn on Lake Superior
April 30-May 1	Maple Grove Maple Grove Community Center
MAY	
9-10	Hinckley Grand Casino
16-17	St. Cloud Best Western Plus Kelly Inn

THE FUTURE OF ONLINE EDUCATION IS HERE

Brightwood Career Institute, powered by Kaplan Real Estate Education, provides the real estate profession with innovative education solutions. Our Internet-based Continuing Education courses are offered in high-quality OnDemand video format. With our OnDemand video lectures, you have the ability to access your course whenever it works for you. OnDemand courses are a great option! With a few clicks, our innovative OnDemand virtual classroom helps you complete your required education on your terms.

Benefits:

- Field videos put lessons into real-life scenarios
- Start, stop, and pause as needed
- Interactive and engaging
- Convenient online delivery



POPULAR ONDEMAND COURSES

•Houses: Why Bad Things Happen to Good Houses

7.5 Credits | \$59

•Houses: From the Ground Up

7.5 Credits | \$59

•Houses: Buy...Fix...SELL!

7.5 Credits | \$59

•All Under One Roof

3.75 Credits | \$29

•The Tiny House: Is it a Phase or Craze?

3.75 Credits | \$29

•Introduction to Real Estate Investments

7.5 Credits | \$59

•Buying Within Your Budget

3.75 Credits | \$29

Check out www.KapRE.com/MNCE for many more!

DATE(S)	COURSE	LOCATION	TIME	CREDITS
APRIL				
2	Course 1: Wisconsin Listing Contracts	St. Paul	8:30 am–12:15 pm	3.75
2	Course 2: Wisconsin Offers to Purchase	St. Paul	1:15 pm–5:00 pm	3.75
2	The Weird, Wild, and Wonderful World of Real Estate	Bloomington	8:30 am–5:00 pm	7.5
3	Course 3: Wisconsin New Developments	St. Paul	8:30 am–12:15 pm	3.75
3	Course 4: Ethics and Best Practices	St. Paul	1:15 pm–5:00 pm	3.75
3	Good, Better, Best: When Quality, Price, and Value All Matter	Bloomington	8:30 am–5:00 pm	7.5
4	New Construction	St. Paul	8:30 am–12:15 pm	3.75
4	Wisconsin Investment Property and Property Management	St. Paul	1:15 pm–5:00 pm	3.75
4	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	Eagan	8:30 am–12:15 pm	3.75
4	Liars, Cheaters, and Thieves: Averting Client Catastrophe	Eagan	1:15 pm–5:00 pm	3.75
5	Tour d' Real Estate: What Homeowners Want	Eagan	8:30 am–5:00 pm	7.5
5	CSI Minnesota: Credit Score Investigation	Bloomington	8:30 am–5:00 pm	7.5
6	Minnesota Landlord Tenant Act: Protecting Yourself and Your Client	St. Paul	8:30 am–12:15 pm	3.75
6	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	St. Paul	1:15 pm–5:00 pm	3.75
9	How Land is Developed Today	St. Paul	8:30 am–12:15 pm	3.75
9	Real Estate: How to Leave A Legacy	St. Paul	1:15 pm–5:00 pm	3.75
10	2018 Tax Update	Bloomington	8:30 am–5:00 pm	7.5
11	Tax Aspects of Homeownership	Bloomington	8:30 am–12:15 pm	3.75
11	The Tax Impact of Residential Real Estate Investments	Bloomington	1:15 pm–5:00 pm	3.75
11	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	Duluth	8:30 am–12:15 pm	3.75
11	Liars, Cheaters, and Thieves: Averting Client Catastrophe	Duluth	1:15 pm–5:00 pm	3.75
12	Tour d' Real Estate: What Homeowners Want	Duluth	8:30 am–5:00 pm	7.5
12	2018 Tax Update	Bloomington	8:30 am–5:00 pm	7.5
13	Financing Update: The Must Know Programs & Details to Close More Deals	St. Paul	8:30 am–12:15 pm	3.75
13	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	St. Paul	1:15 pm–5:00 pm	3.75
13	Tour d' Real Estate: What Homeowners Want	Bloomington	8:30 am–5:00 pm	7.5
16	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	St. Paul	8:30 am–12:15 pm	3.75
16	The Tiny House: Is it a Phase or Craze?	St. Paul	1:15 pm–5:00 pm	3.75
17	The Weird, Wild, and Wonderful World of Real Estate	St. Paul	8:30 am–5:00 pm	7.5
17	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	St. Paul	6:15 pm–10:00 pm	3.75

COURSE SCHEDULES

DATE(S)	COURSE	LOCATION	TIME	CREDITS
APRIL CONT.				
17	2018–2019 National Uniform Standards of Professional Appraisal Practice (USPAP) Update Course	St. Paul	8:30 am–5:00 pm	7.5
18	Liars, Cheaters, and Thieves: Averting Client Catastrophe	St. Paul	6:15 pm–10:00 pm	3.75
18	Introduction to Commercial Appraising	St. Paul	8:30 am–5:00 pm	7.5
19	Introduction to Real Estate Investments	St. Paul	8:30 am–5:00 pm	7.5
19	Buying Within Your Budget	St. Paul	6:15 pm–10:00 pm	3.75
20	A Day in the Life of an Identity Thief	St. Paul	8:30 am–12:15 pm	3.75
20	The Secure Property	St. Paul	1:15 pm–5:00 pm	3.75
23	30-Hour Minnesota Pre-License Broker Course	St. Paul	8:30 am–5:00 pm	30
26	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	St. Paul	8:30 am–12:15 pm	3.75
26	Millennials: Challenging the Traditional Real Estate Model	St. Paul	1:15 pm–5:00 pm	3.75
27	Understanding Association Ownership	St. Paul	8:30 am–12:15 pm	3.75
28	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	St. Paul	1:15 pm–5:00 pm	3.75
28	The Twenty Most Cost-Effective Home Improvements	St. Paul	8:30 am–12:15 pm	3.75
30	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	Maple Grove	8:30 am–12:15 pm	3.75
30	Liars, Cheaters, and Thieves: Averting Client Catastrophe	Maple Grove	1:15 pm–5:00 pm	3.75
MAY				
1	Tour d' Real Estate: What Homeowners Want	Maple Grove	8:30 am–5:00 pm	7.5
3	CSI Minnesota: Credit Score Investigation	Bloomington	8:30 am–5:00 pm	7.5
4	Liars, Cheaters, and Thieves: Averting Client Catastrophe	St. Paul	8:30 am–12:15 pm	3.75
4	Understanding Association Ownership	St. Paul	1:15 pm–5:00 pm	3.75
4	Tour d' Real Estate: What Homeowners Want	Bloomington	8:30 am–5:00 pm	7.5
4	2018–2019 National Uniform Standards of Professional Appraisal Practice (USPAP) Update Course	Bloomington	8:30 am–5:00 pm	7.5
7	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	Bloomington	8:30 am–12:15 pm	3.75
7	Minnesota Landlord Tenant Act: Protecting Yourself and Your Client	Bloomington	1:15 pm–5:00 pm	3.75
7	Strategic Default and the Path Back	Bloomington	8:30 am–5:00 pm	7.5
8	2018 Tax Update	Bloomington	8:30 am–5:00 pm	7.5
9	The Tax Impact of Residential Real Estate Investments	Bloomington	8:30 am–12:15 pm	3.75
9	Tax Aspects of Homeownership	Bloomington	1:15 pm–5:00 pm	3.75
9	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	Hinckley	8:30 am–12:15 pm	3.75
9	Liars, Cheaters, and Thieves: Averting Client Catastrophe	Hinckley	1:15 pm–5:00 pm	3.75

COURSE SCHEDULES

DATE(S)	COURSE	LOCATION	TIME	CREDITS
MAY CONT.				
9–10	Minnesota to Wisconsin Real Estate License Course	St. Paul	8:30 am–5:30 pm	7.5
10	2018 Tax Update	Bloomington	8:30 am–5:00 pm	7.5
10	Tour d' Real Estate: What Homeowners Want	Hinckley	8:30 am–5:00 pm	7.5
11	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	St. Paul	8:30 am–12:15 pm	3.75
11	Buying Within Your Budget	St. Paul	1:15 pm–5:00 pm	3.75
11	Unsellable to Sold: Can Every House be a Dream Home?	Bloomington	8:30 am–5:00 pm	7.5
11	Minnesota to Wisconsin 6-Hour Broker Licensing Requirement	St. Paul	8:30 am–3:30 pm	6
14	Find the New Cheese: Introduction to Non-Lender Appraising	St. Paul	8:30 am–12:15 pm	3.75
14	Judge and Jury: What Would you Do?	St. Paul	1:15 pm–5:00 pm	3.75
14	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	St. Paul	6:15 pm–10:00 pm	3.75
14–17	30-Hour Minnesota Pre-License Broker Course	St. Paul	8:30 am–5:00 pm	30
15	How to Measure Real Property	St. Paul	8:30 am–12:15 pm	3.75
15	The Most Important Apps and Tech Items You Need Today	St. Paul	1:15 pm–5:00 pm	3.75
15	The Twenty Most Cost-Effective Home Improvements	St. Paul	6:15 pm–10:00 pm	3.75
16	Identity Theft: Protecting Your Clients and Your Business	Bloomington	8:30 am–12:15 pm	3.75
16	Managing Safe and Sound Rental Property	Bloomington	1:15 pm–5:00 pm	3.75
16	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	St. Cloud	8:30 am–12:15 pm	3.75
16	Liars, Cheaters, and Thieves: Averting Client Catastrophe	St. Cloud	1:15 pm–5:00 pm	3.75
16	Understanding Association Ownership	St. Paul	6:15 pm–10:00 pm	3.75
16–17	Real Estate Accelerator	St. Paul	8:00 am–5:30 pm	3.75
17	Tour d' Real Estate: What Homeowners Want	St. Cloud	8:30 am–5:00 pm	7.5
17	To Fall and Rise Again: Life After Financial Crisis	Bloomington	8:30 am–5:00 pm	7.5
17	Liars, Cheaters, and Thieves: Averting Client Catastrophe	St. Paul	6:15 pm–10:00 pm	3.75
18	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	St. Paul	8:30 am–12:15 pm	3.75
18	The Tiny House: Is it a Phase or Craze?	St. Paul	1:15 pm–5:00 pm	3.75
18	Introduction to Real Estate Investments	St. Paul	8:30 am–5:00 pm	7.5
19	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	St. Paul	8:30 am–12:15 pm	3.75
19	Financing Update: The Must Know Programs & Details to Close More Deals	St. Paul	1:15 pm–5:00 pm	3.75
21	Appraisal Inspection: It's Black and White and Shades of Gray	Bloomington	8:30 am–5:00 pm	7.5
22	Minnesota Supervisor/Trainee Appraiser Course	St. Paul	8:00 am–3:30 pm	6
22	Applications and Case Studies for Supervisor and Trainee Appraisers	St. Paul	4:00 pm–6:00 pm	2

COURSE SCHEDULES

DATE(S)	COURSE	LOCATION	TIME	CREDITS
MAY CONT.				
24	The Secure Property	Bloomington	8:30 am–12:15 pm	3.75
24	A Day in the Life of an Identity Thief	Bloomington	1:15 pm–5:00 pm	3.75
25	Minnesota Landlord Tenant Act: Protecting Yourself and Your Client	St. Paul	8:30 am–12:15 pm	3.75
25	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	St. Paul	1:15 pm–5:00 pm	3.75
25	Tour d' Real Estate: What Homeowners Want	Bloomington	8:30 am–5:00 pm	7.5
29	Millennials: Challenging the Traditional Real Estate Model	Bloomington	8:30 am–12:15 pm	3.75
29	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	Bloomington	1:15 pm–5:00 pm	3.75
29	Course 1: Wisconsin Listing Contracts	Bloomington	8:30 am–12:15 pm	3.75
29	Course 2: Wisconsin Offers to Purchase	Bloomington	1:15 pm–5:00 pm	3.75
29	2018–2019 National Uniform Standards of Professional Appraisal Practice (USPAP) Update Course	St. Paul	8:30 am–5:00 pm	7.5
30	Course 3: Wisconsin New Developments	Bloomington	8:30 am–12:15 pm	3.75
30	Course 4: Ethics and Best Practices	Bloomington	1:15 pm–5:00 pm	3.75
31	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	St. Paul	8:30 am–12:15 pm	3.75
31	Financing Update: The Must Know Programs & Details to Close More Deals	St. Paul	1:15 pm–5:00 pm	3.75
31	New Construction	Bloomington	8:30 am–12:15 pm	3.75
31	Wisconsin Investment Property and Property Management	Bloomington	1:15 pm–5:00 pm	3.75

JUNE

1	Buying Within Your Budget	St. Paul	8:30 am–12:15 pm	3.75
1	Liars, Cheaters, and Thieves: Averting Client Catastrophe	St. Paul	1:15 pm–5:00 pm	3.75
1	Real Estate: How to Leave A Legacy	Bloomington	8:30 am–12:15 pm	3.75
1	Regression Analysis: Proving Beyond a Shadow of A Doubt	St. Paul	8:30 am–5:00 pm	7.5
5	Financing Update: The Must Know Programs & Details to Close More Deals	St. Paul	6:15 pm–10:00 pm	3.75
6	Unsellable to Sold: Can Every House be a Dream Home?	Bloomington	8:30 am–5:00 pm	7.5
6	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	St. Paul	6:15 pm–10:00 pm	3.75
7	Understanding Association Ownership	Bloomington	8:30 am–12:15 pm	3.75
7	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	Bloomington	1:15 pm–5:00 pm	3.75
7	The Tiny House: Is it a Phase or Craze?	St. Paul	6:15 pm–10:00 pm	3.75
8	How Land is Developed Today	St. Paul	8:30 am–12:15 pm	3.75
12	2018 Tax Update	Bloomington	8:30 am–5:00 pm	7.5

COURSE SCHEDULES

DATE(S)	COURSE	LOCATION	TIME	CREDITS
JUNE CONT.				
13	Tax Aspects of Homeownership	Bloomington	8:30 am–12:15 pm	3.75
13	The Tax Impact of Residential Real Estate Investments	Bloomington	1:15 pm–5:00 pm	3.75
13	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	Bloomington	1:15 pm–5:00 pm	3.75
14	2018 Tax Update	Bloomington	8:30 am–5:00 pm	7.5
15	Tour d' Real Estate: What Homeowners Want	St. Paul	8:30 am–5:00 pm	7.5
15	2018–2019 National Uniform Standards of Professional Appraisal Practice (USPAP) Update Course	Bloomington	8:30 am–5:00 pm	7.5
18	Strategic Default and the Path Back	St. Paul	8:30 am–5:00 pm	7.5
20	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	St. Paul	8:30 am–12:15 pm	3.75
20	Minnesota Landlord Tenant Act: Protecting Yourself and Your Client	St. Paul	1:15 pm–5:00 pm	3.75
20	Appraising Distinctive Residential Properties	St. Paul	8:30 am–5:00 pm	7.5
21	Millennials: Challenging the Traditional Real Estate Model	St. Paul	8:30 am–12:15 pm	3.75
21	Mediate-Arbitrate-Litigate: An Informed Decision	St. Paul	1:15 pm–5:00 pm	3.75
21	Making Adjustments in an Appreciating Market: 12 Proven Strategies	St. Paul	8:30 am–5:00 pm	7.5
22	Good, Better, Best: When Quality, Price, and Value All Matter	St. Paul	8:30 am–5:00 pm	7.5
25	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	St. Paul	8:30 am–12:15 pm	3.75
25	The Twenty Most Cost-Effective Home Improvements	St. Paul	1:15 pm–5:00 pm	3.75
25–28	30-Hour Minnesota Pre-License Broker Course	Bloomington	8:30 am–5:00 pm	30
26	To Fall and Rise Again: Life After Financial Crisis	Bloomington	8:30 am–5:00 pm	7.5
27	7/1/17–6/30/18 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing & Special Entities Authority	Bloomington	8:30 am–12:15 pm	3.75
27	2018–2019 National Uniform Standards of Professional Appraisal Practice (USPAP) Update Course	St. Paul	8:30 am–5:00 pm	7.5
28	Managing Safe and Sound Rental Property	St. Paul	8:30 am–12:15 pm	3.75
28	Identity Theft: Protecting Your Clients and Your Business	St. Paul	1:15 pm–5:00 pm	3.75
29	The Weird, Wild, and Wonderful World of Real Estate	St. Paul	8:30 am–5:00 pm	7.5

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**Excludes all courses on pages 14–16.*



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