



A Course Creators' Presentation

The Survey Says



A Course Creators' Presentation

The Survey Says

Connect to the Caravan on Facebook!



Len Elder

Update Info

Activity Log 2

Timeline

About

Friends 2,107

Photos 110

More



Len Elder

about a minute ago via iOS

Thanks to all of you joining us today in Rapid City for the Caravan...





MAYNARD
The REAL McCoy



FAST EDDY



LANNING

South Dakota Real Estate

VIEW

d

P
the SD Rea**South Dakota Real Estate Commission**

87 likes · 9 talking about this · 4 were here

✓ Liked

Message



Government Organization

The Real Estate Commission is a regulatory body under the SD Dept. of Labor and Regulation charged with administering the Real Estate Licensing Act, the Timeshare Act, the Condominium Act and the Subdivision Act.

[About](#) - [Suggest an Edit](#)

Photos



87

Likes

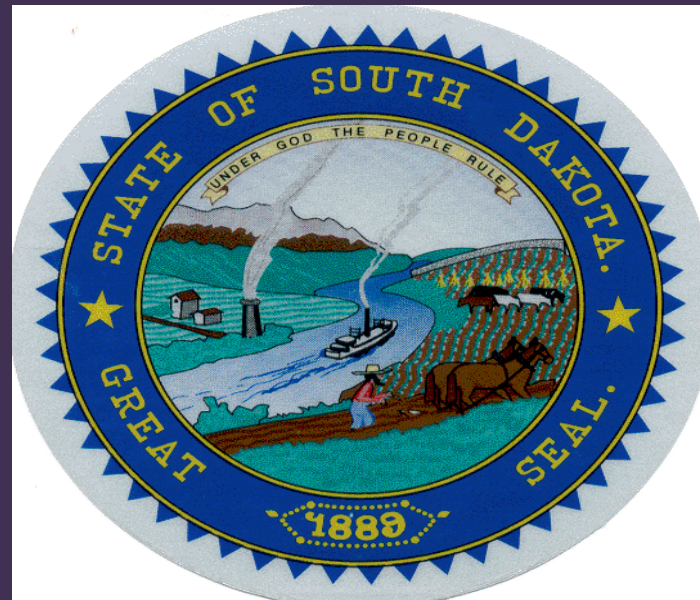


Map

3 Hours of Legal Issues That Affect Getting Business



*Special Thanks for Contributing To
Excellence in Education
To The
South Dakota Real Estate
Commission*



Risky

FEUD

Course Creators Presents



NATIONAL ASSOCIATION OF REALTORS®

Profile of Home Buyers and Sellers 2011



The Voice for Real Estate®

 NATIONAL
ASSOCIATION of
REALTORS®

Because It's All in The Survey

for getting a head start on spring.

Year-round news, facts and figures. From committed mortgage professionals.

PNC Mortgage | for the achiever

**Approximately
\$20
Member
Price**

Search for

in

Store

Search the Store

Search



Shop Sale Member Products

[Sale Member Products](#)

Shop MVP Products

[MVP Products](#)

Shop by Interest

[Antitrust](#)

[Association Resources](#)



[Email a friend](#)

2012 NAR Profile of Home Buyers and Sellers



Item #186-45-12

The latest update to our Homebuyers and Sellers Profile....[more details](#)

List Price: \$150

Qty

[Add to Cart](#)

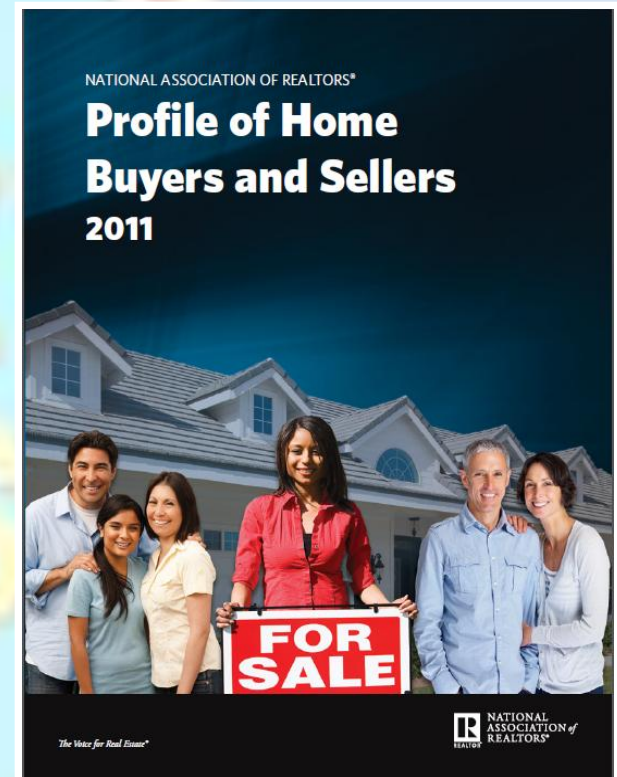
[get member pricing](#)

POINT &
CLICK TO
CUSTOMIZE

Professionally
personalize and print
NAR's most popular
titles!

The Methodology

- July 2011 to June 2012
- 8501 Responses at a 9.1% Response Rate
- Buyers Who Bought & Sold Polled
- Results Were Analyzed & Published
- Survey Focuses on Experiences
- Measures Consumer Trends & Characteristics





RISKY
FEUD

Let's Go LIVE



**How Much
Do We
Know?**



A Course Creators' Presentation

The Survey Says

Meet the Players



Super
STARS




Mega
AGENTS

The Rules

- **Ask a Question**
- **Each Team Member Gets to Answer Individually though you may consult**
- **Each Panel of Answers Correctly Revealed = 100 Points**
- **Team Must Reveal All Answers or**
- **Other Team Gets a Chance to Steal All Points**

About The Audience & Your Materials



REPEAT AFTER ME

WE is Smarter Than I

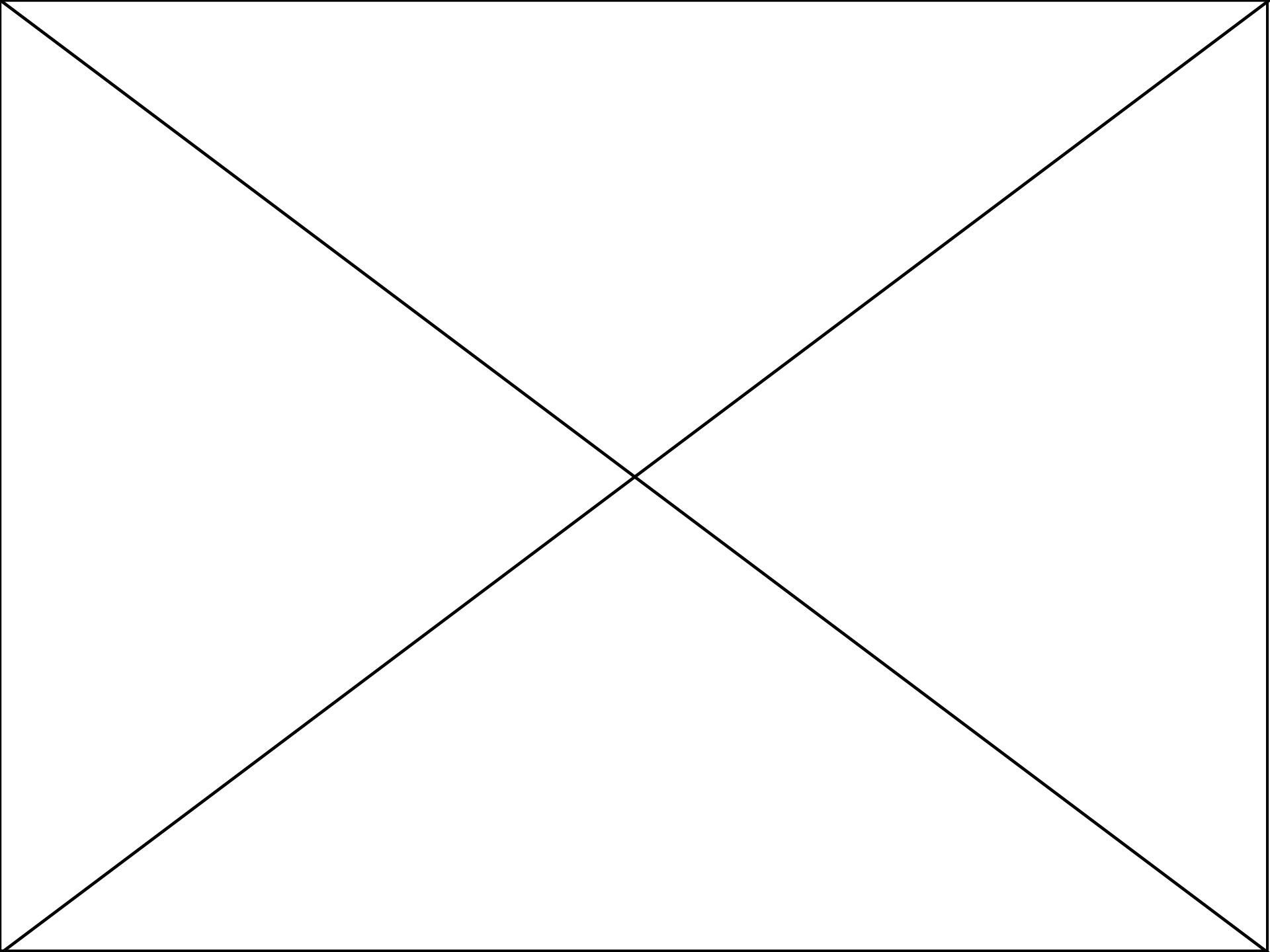
Time & Questions

**The ONLY Course You Have
Ever Attended Where You
Get to Pick What YOU Want
to Learn!**



MAKING HISTORY
BY LINTON KWESI JOHNSON

**In South
Dakota**



How We Empower You!



Our Mission

Is to make
certain that
our clients:



Get it!



Use it!



**Become
more successful
because of it!**

Under the Presentations Tab

A tropical beach scene with a clear blue sky, turquoise water, and palm trees. The text is overlaid on the image.

Course Creators' TOOLS

**Classrooms
Without Walls**



Match your wits against the entire world!

**Home Buying &
Lending Laws**

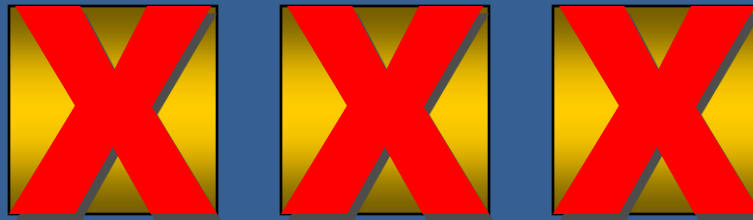
Average Age of Today's Buyer Is:

25-34 Years Old 30%

35-44 Years Old 21%

45-64 Years Old 18%

**Super
STARS**



**Course Creators
Exhibit 1-1**

**All
STARS**

BONUS

**50+ Fastest
Growing Use of
Social Media. Up
42% in 12 Months**

**Bonus
Round**

00:12

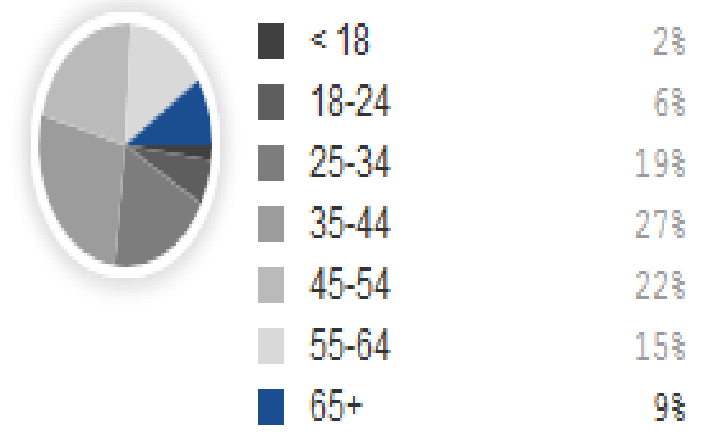
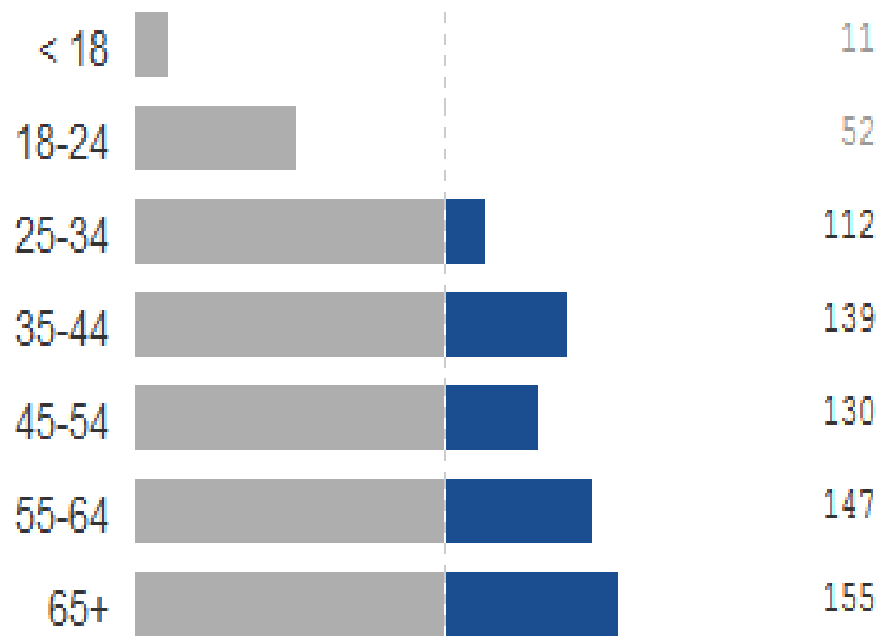
Zillow Demographics

Quantified by Quantcast.Com

Age

Embed

segment	this site vs. total internet	index	composition
---------	------------------------------	-------	-------------



internet average

} Age Older

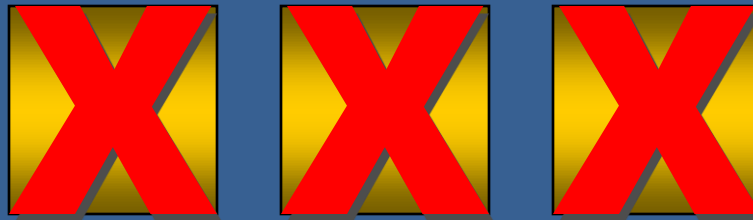
Prior to buying what were the buyer's housing arrangement

Rented Apt / House	46%
---------------------------	------------

Owned A Home	42%
---------------------	------------

Lived with Family/Friends	11%
----------------------------------	------------

**Super
STARS**



**Course Creators
Exhibit 1-18**

**All
STARS**

BONUS

**Repeat Buyer
Married Couples
Constituted 72%**

Up From 59% in 2003

**Bonus
Round**

00:12

The “Sandwich” Generation Impact



What's Your Plan For Move-up Buyers?



BONUS

**83% of Homes
Purchased Were
3 Bedrooms +
2 Baths + 82%**

**Bonus
Round**

00:12

A Lot of Buyers Were Sellers



The Forgottens



**Just
ask!**

Welcome to the Neighborhood!



**Within 3 Days of Loan
Application List 3 Things The
Borrower Gets**

A Good Faith Estimate (GFE)

Truth In Lending (TIL)

A Settlement Cost Booklet

**Super
STARS**



**Course Creators
Exhibit 1-18**

**All
STARS**

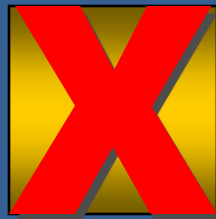
Name Top 3 RESPA Violations

Giving Something of Value

Forcing Use of Providers

Missing GFE Disclosures

**Super
STARS**



**Course Creators
Exhibit 1-18**

**All
STARS**

Name 3 Laws the CFPB Enforces

RESPA

Truth In Lending Act (TILA)

MARS Statute

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**Course Creators
Exhibit 1-18**

**All
STARS**



Match your wits against the entire world!

Legal Pitfalls in Short Sales

TOP 3 Short Sale Liability Issues

Failure to Discuss Options

Legal & Tax Advice

Failure to Disclose Conditions

**Super
STARS**



**Course Creators
Exhibit 1-18**

**All
STARS**

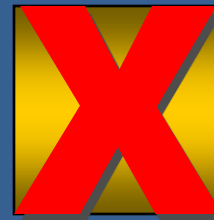
Name 3 Things To Include Short Sale Approval Package

Authorization

Seller Financial Application

Purchase Contract

**Super
STARS**



**Course Creators
Exhibit 1-18**

**All
STARS**

Name 3 Non-Sale Options of a Distressed Property Owner

Walk Away

Modify The Note

Deed in Lieu

**Super
STARS**



**All
STARS**

**Course Creators
Exhibit 1-18**

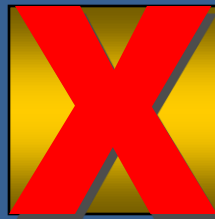
Name 3 Bad Economic Impacts of a Short Sale

Tax on Debt Forgiveness

Liability on Deficiency

Bad Credit Report

**Super
STARS**



**Course Creators
Exhibit 1-18**

**All
STARS**

List 3 Times for Disclosure Under MARS

At Time of Advertising

At Time of Employment

On Receipt of Bank Offer

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**Course Creators
Exhibit 1-18**

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STARS**



Match your wits against the entire world!

Technology & Legal Issues

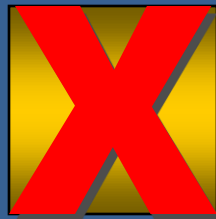
First Search Step Taken By Home Buyers

Online for Property	41%
----------------------------	------------

Contacted an Agent	18%
---------------------------	------------

Online for Process Info	11%
--------------------------------	------------

**Super
STARS**



**All
STARS**

**Course Creators
Exhibit 3-1**

BONUS

**90% of Buyers Use
the Internet
During the Home
Buying Process**

**Bonus
Round**

00:12

BONUS

Not 20 Somethings

Age 45-64 is 44%

Age 25-44 is 44%

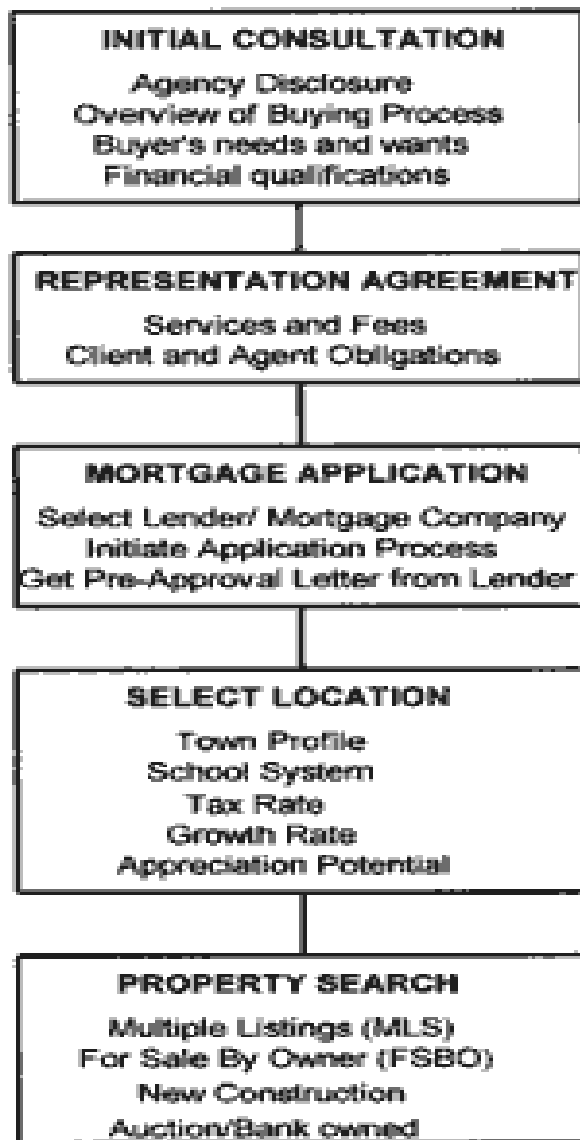
Age 65+ is 29%

**Bonus
Round**

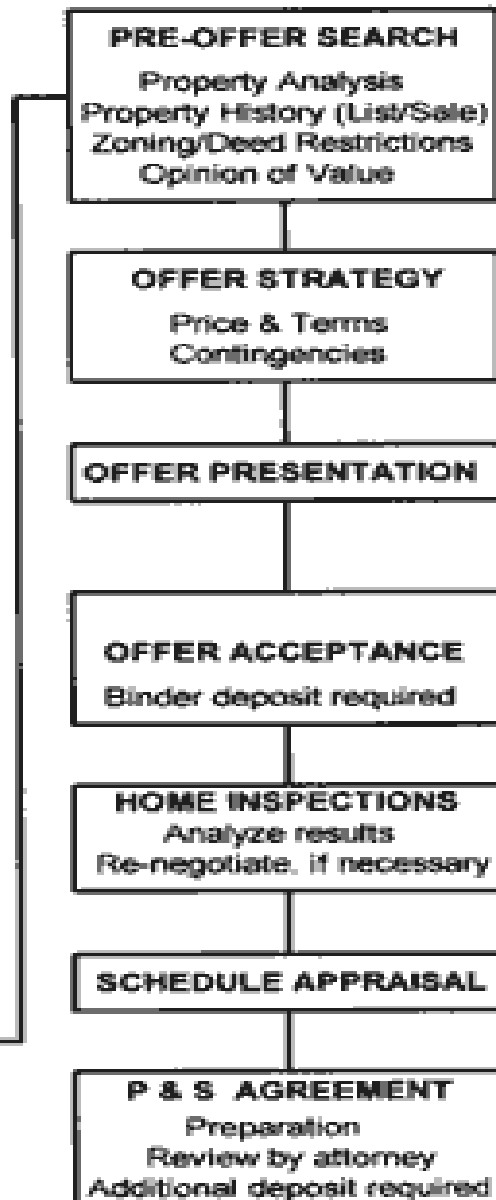
00:12

THE HOME - BUYING PROCESS: A - B - C

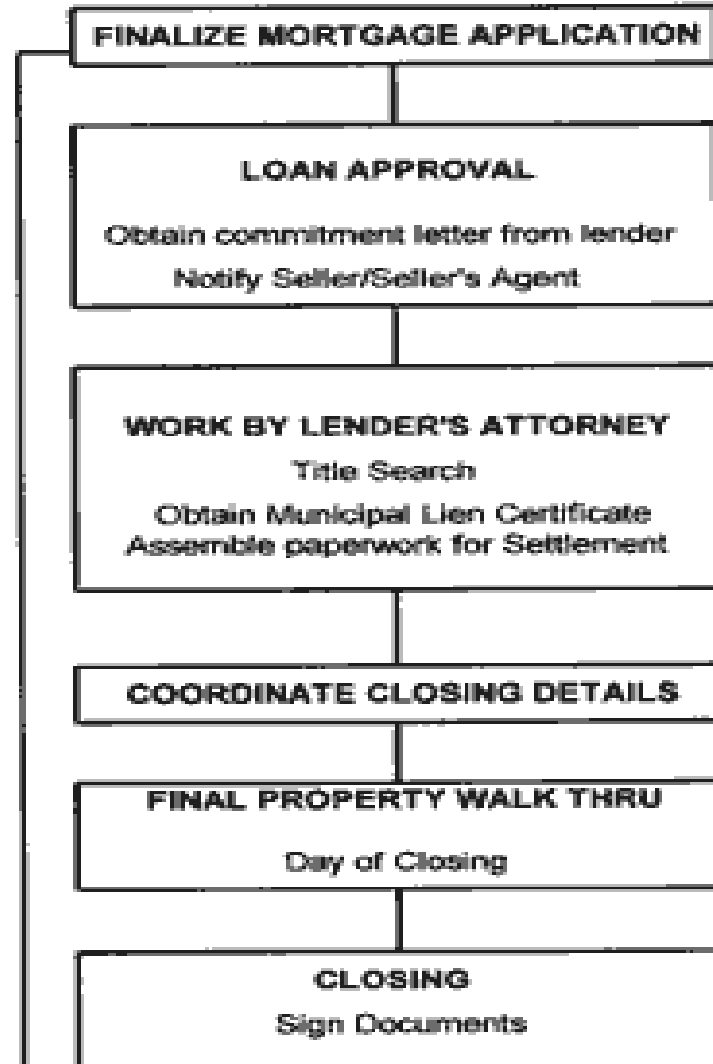
A

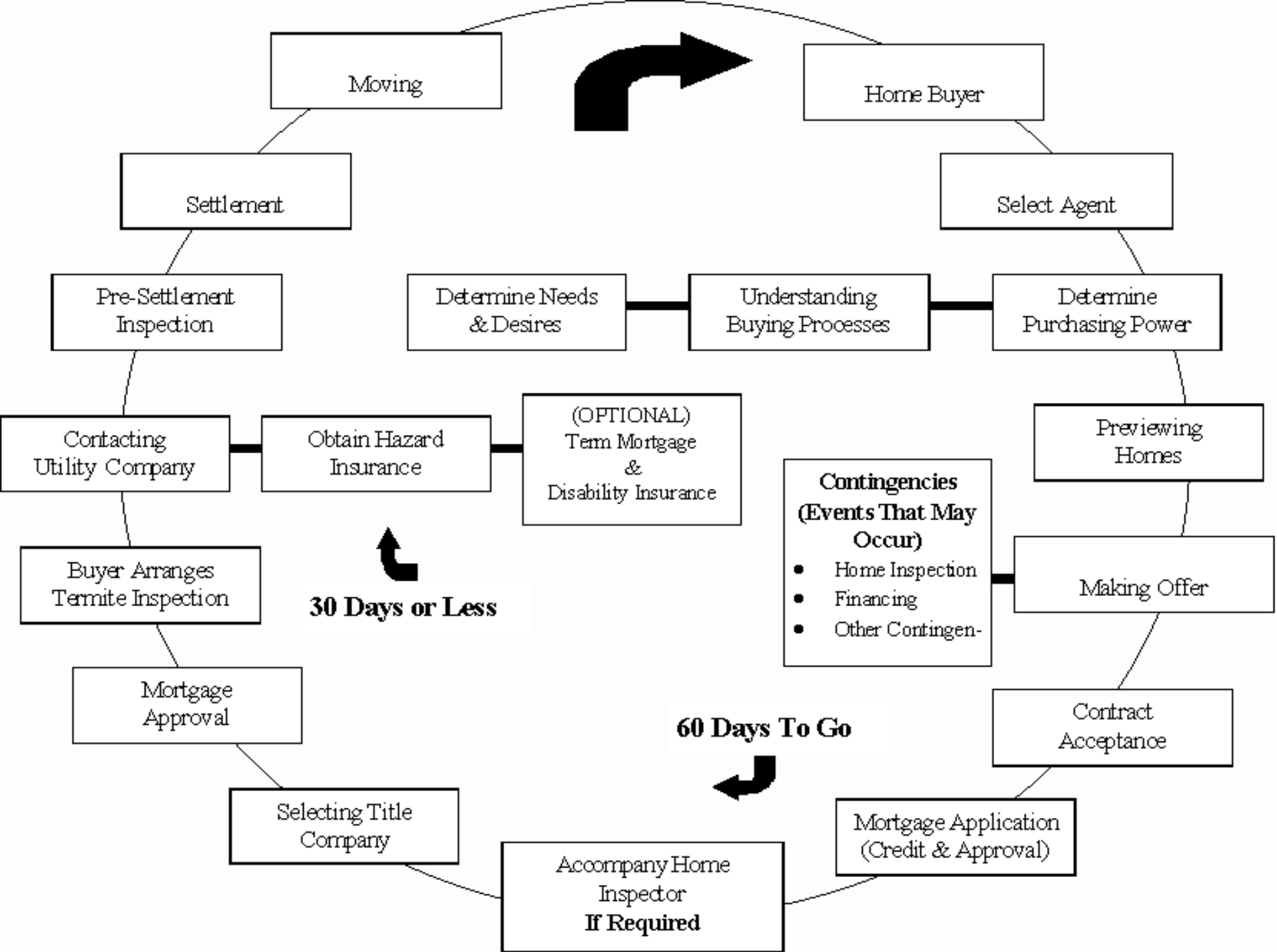


B



C





Search results for home buying process

About 15,100 results

Filter ▾

Sort by: **Relevance** ▾



The Home Buying Process - Step By Step

This video walks you through the **home buying process** step by step. It covers everything from beginning your search to closing the deal.

by RedOakRealEstate | 3 years ago | 1,489 views



Understanding the Home Buying Process

"Out of the Rough" host Fred Arnold and Mortgage Professional Fred Kreger discuss the **homebuying process** and how to better understand this ...

by FredArnold25 | 1 year ago | 590 views



Check Out On Location for Video Listings, Real Estate News & More!

by coldwellbanker | 236,754 views



Real Estate Services

Selling a home or condo? Buying a home or Condo?

by BrentLaugesen | 12 views

See your ad here »



Shopping for Your Home (Closed Caption)

The **homebuying process** obviously starts with finding a place you'll want to call **home**. This short video will instruct viewers on assessing how ...

by HUDchannel | 1 year ago | 17,716 views



Home buying process

helping you understand the **home buying process** in corpus christi

by corpuschristihomes | 3 years ago | 2,826 views



Step by Step Process for Buying your Dream Home

This video takes you through the **process** of **buying your dream home** and help alleviate any questions or concerns you may have. If you have any ...

by MattRasmussenREALTY | 1 year ago | 137 views



The Home Buying Process

Items description The **Home Buying Process** With Charles Kraus IN THIS VIDEO YOU WILL LEARN Why **Buy a Home**? Seven Reasons to **Buy** --Including: Learn ...

by showmehowvideos | 3 years ago | 999 views



Understanding the Home Buying Process

From start to finish - Defining needs and meeting with real estate agents, Setting up auto notifications, Review Inspections, Who is representing ...

by texasrealtypros | 4 months ago | 140 views



Home Buying Process - Realtor Q & A

Home Buying Process - Meet Dale Hamill, REALTOR

Home Buying Process - Why Use A REALTOR?

Home Buying Process - Signs of a Good Realtor

PLAYLIST by MiHomeBuyingProcess | 11 videos

15,100 Results

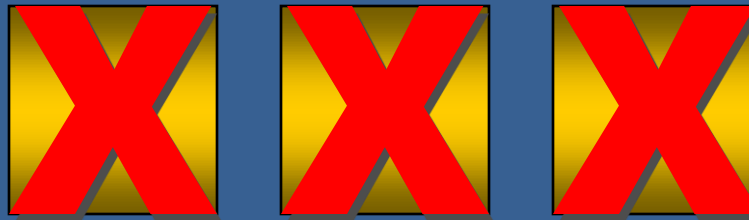
How The Buyer Found the Home

Internet	42%
-----------------	------------

Real Estate Agent	34%
--------------------------	------------

Yard Sign	10%
------------------	------------

**Super
STARS**



**All
STARS**

**Course Creators
Exhibit 3-9**

BONUS

**82% Found Internet
Very Useful**

**78% Found Agent
Very Useful**

**Bonus
Round**

00:12

BONUS

**Internet Went
From 11% to 42%
in Last 10 Years**

**Bonus
Round**

00:12

BONUS

**Agent Went From
48% Down to
25% in Last 10
Years**

**Bonus
Round**

00:12

BONUS

**Yard Sign Down
From 16% to 10%
in Last 10 Years**

**Bonus
Round**

00:12

HOME FOR SALE



SCAN CODE
FOR MORE
INFORMATION
910-509-

HOME FOR SALE



SCAN CODE
FOR MORE
INFORMATION
910-509-0700

Top Legal Issues With Using Social Media

No Brokerage Name

Inaccurate Property Info

Breaches of Confidentiality

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STARS**



**Course Creators
Exhibit 3-1**

**All
STARS**

List 3 Exceptions to federal copyright law:

Fair use

Education

News reporting

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**Course Creators
Exhibit 3-11**

**All
STARS**

Most Valued Website Feature

Photos	84%
---------------	------------

Detailed Property Info	79%
-------------------------------	------------

Virtual Tour	45%
---------------------	------------

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**Course Creators
Exhibit 3-18**

**All
STARS**

Beyond MLS Branding



So 32% Can
Find YOU!

No, so they find you
if looking for
anything



PLEASE STAND BY

**For This
Commercial Break**

A presentation slide with a white background and a blue and green curved border. At the top left is the Course Creators logo and the tagline "Causing Colorful Change". The main text reads "Our Mission Is to make certain that our clients:". Below this are three circular icons: a house, a paper airplane, and a map with an arrow. The text "Get it!", "Use it!", and "Become more successful because of it!" is placed below each icon respectively. In the background, there is a faded image of a woman and a man gesturing during a presentation.

coursecreators
Causing Colorful Change

Our Mission
Is to make certain that our clients:

Get it!

Use it!

Become more successful because of it!

A Course Creators' Presentation

The Survey Says

**How Much
Do We
Know?**



A Course Creators' Presentation

The Survey Says

**How Much
Do We
Know?**



A Course Creators' Presentation

The Survey Says

WELCOME BACK!



Risky
FEUD
FEUD

**How Much
Do We
Know?**



A Course Creators' Presentation

The Survey Says

The logo for the game show 'Family Feud' is centered on a blue background. It features the word 'Family' in a gold, cursive script font, positioned above the word 'FEUD' in a bold, silver, blocky font. Both words are set within a light blue, horizontally-oriented oval shape that has a slight 3D effect with a darker blue shadow on its right side.

Family
FEUD

Meet the Players



Super
STARS



All
STARS

The Rules

- **Ask a Question**
- **Each Team Member Gets to Answer Individually though you may consult**
- **Points Equal Percentages on Answers**
- **Team Must Reveal All Answers or**
- **Other Team Gets a Chance to Steal All Points**



Match your wits against the entire world!

Services & Fiduciary Duties

Buyers Want Most From Agents

Find The Right Home	50%
----------------------------	------------

Negotiating	24%
--------------------	------------

Providing Comps	8%
------------------------	-----------

**Super
STARS**



**All
STARS**

**Course Creators
Exhibit 4-8**

BONUS

**Finding The Right
Home:**

**50% Want Most
51% Most Difficult**

**Bonus
Round**

00:12

Most Important Factor in Choice of Agent

Honesty & Trust	24%
----------------------------	------------

Reputation	21%
-------------------	------------

Neighborhood Knowledge	12%
-------------------------------	------------

**Super
STARS**



**Course Creators
Exhibit 4-15**

**All
STARS**

Top 3 Fair Housing Complaints

Disability

Race

Familial Status

**Super
STARS**



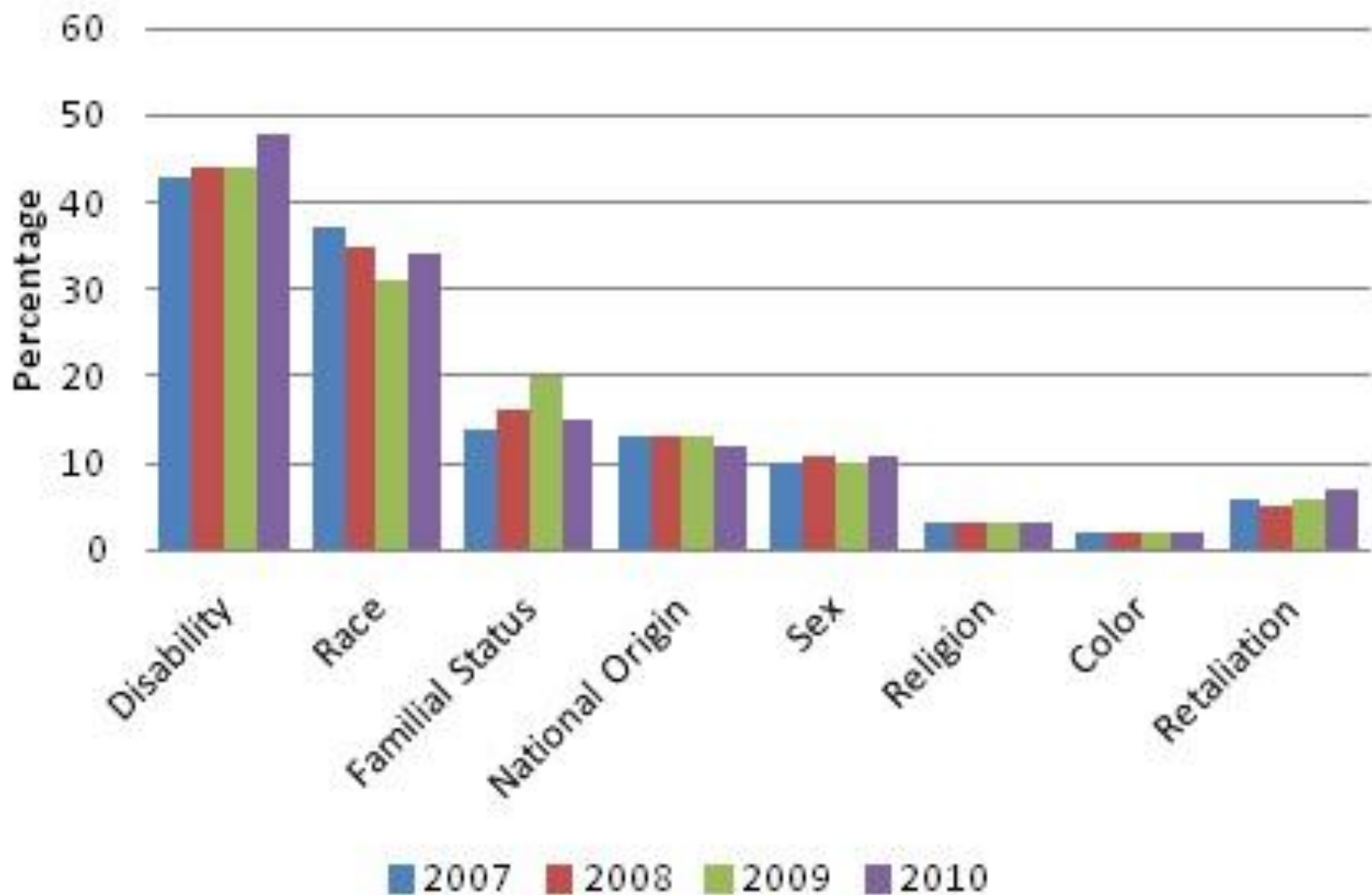
**Course Creators
Exhibit 4-15**

**All
STARS**



**I Have a
Question...**

Basis of Complaints, FY2007-2010



The Most Important Issue Today is Disabilities



2011

TRENDS

REPORT

- **44% of all filings related to disabilities**
- **19% of the population has a disability**
- **Affects 1/3 of all households**

2011 Trends Report

- **27,092 Complaints filed in 2011**
- **2008 & 2009 Highest Years on Record**
- **Estimated 4 Million Violations Each Year**
- **Record number of convictions**
- **Record level of fines**
- **Private agency enforcement skyrocketing**

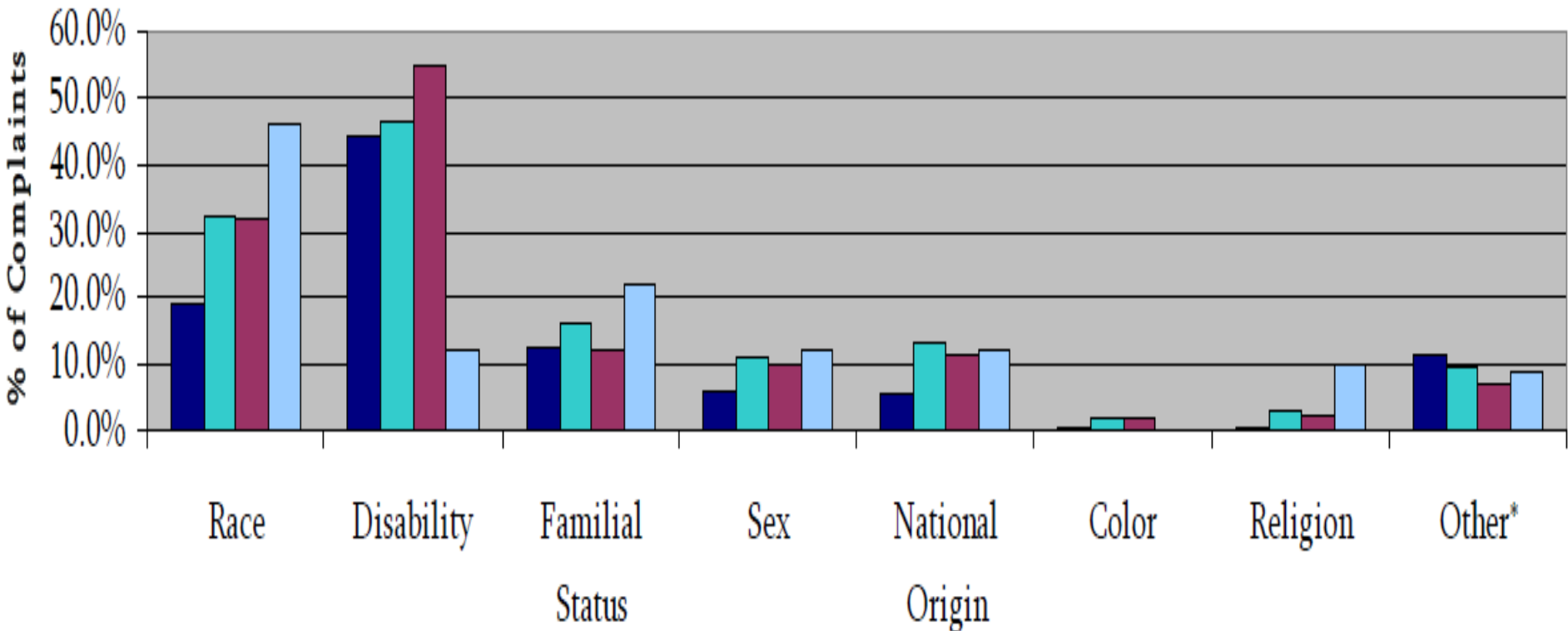
Enforcement of Fair Housing

- **Private non-profit fair housing organizations process over 60% of all cases**
- **Fair Housing Assistance Program (FHAP) agencies processed approximately 25% of the cases**
- **HUD processes less than 9% of the cases**

NFHA 2011 Trends Report

Discrimination by Protected Class

■ NFHA Members ■ FHAPs ■ HUD ■ DOJ



List 3 Exceptions to the National DO NOT Call Registry

Existing Relationship

They Initiate Contact

Legitimate Existing Business

**Super
STARS**



Course Creators
Exhibit 4-15

**All
STARS**

3 Settlement Service Providers Under RESPA

Mortgage Company

Title Company

Home Warranty Company

**Super
STARS**



**All
STARS**

**Course Creators
Exhibit 4-15**



Match your wits against the entire world!

**Employment Agreements
& Getting Hired**

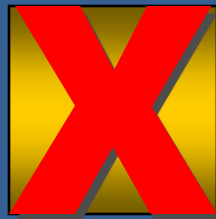
Primary Reason for Selling

Job Relocation 16%

Need Larger Home 16%

Closer to Family/Friends 14%

**Super
STARS**



**Course Creators
Exhibit 6-19**

**All
STARS**

The NEW Big Nite Out



How Long Have Sellers Lived in Home

11-15 Years

19%

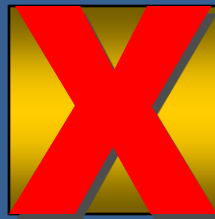
8-10 Years

18%

21 Years or More

16%

**Super
STARS**



**Course Creators
Exhibit 6-21**

**All
STARS**

BONUS

**The Median
Number of Years
is 9**

**Bonus
Round**

00:12

The Orphaned Children



Lessons From Asheville

Linked 



3 Most Common Types of Agency

Single Agency

Dual Agency

Appointed / Designated Agency

**Super
STARS**



**All
STARS**

**Course Creators
Exhibit 6-21**

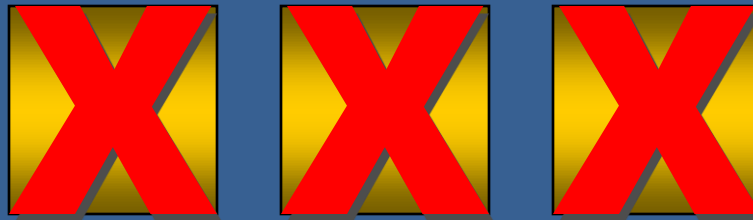
Name 3 Disclosures Prior to Employment

Agency Relationship

Interest in the Property

Outside of Area of Expertise

**Super
STARS**



**Course Creators
Exhibit 6-21**

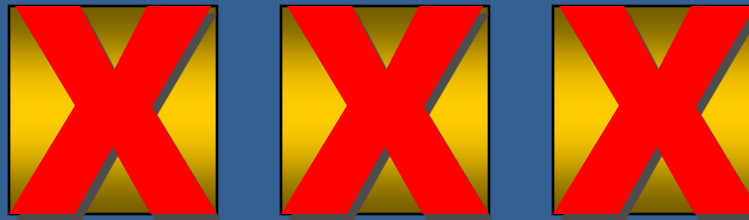
**All
STARS**

FAMILY FEUD

Number of Agents Interviewed

1	65%
2	20%
3	11%

Super
STARS



Course Creators
Exhibit 7-2

All
STARS



Rate My Agent

Be informed when selecting a real estate agent for your next home sale. Compare, rate, and review real estate agents in your area today!



Views: 524

Profile

Overview

Photos (211)

Listings (11)

Reviews (6)



Steve Wendling

PREMIER AGENT

★★★★★ 5.0 (6 reviews)

Local knowledge: ★★★★★
 Process expertise: ★★★★★
 Responsiveness: ★★★★★
 Negotiation skills: ★★★★★



Contact



Write review



Share profile



Print page

Real Estate Professional

Real Estate Sales (31 years experience)

Contributions: 211
 Screen name: WendlingTeam
 Member since: 08/20/2008

[View my listings \(11\)](#)

Address: Keller Williams
 1745 E River Road #245
 Tucson, AZ 85718

Phone: (520) 240-5123
 Cell: (520) 314-9063
 Fax: [Fax](#)

E-mail: [E-mail](#)
 Websites: [Website](#), [Blog](#),
[Facebook](#), [Twitter](#)



Matthew Sanchez, Agent **PRO**

[Email](#) | [Profile](#)



Local Expert - (520) 314-4197

Keller Williams Southern Arizona | Tucson, AZ

20 Answers 2 Questions 15 Blog posts 2 Comments



2

RECS

[Recommend](#)

Testimonials

"As the founder of a business networking group whose entire focus is on identifying the "best of the best" in their respective field and then helping them to grow their business, I recognize excellence when I see it. I have known Len on a professional level for many years. Quite simply, he is the best of the best. You will not find a better keynote speaker for your company or organization. Course Creators employs cutting edge, innovative concepts that can help virtually any business grow, and become more efficient. What I learned has worked remarkably well for my business! Thanks Len!" December 13, 2009

Top qualities: Expert , Good Value , Creative

Bill Nordbrock

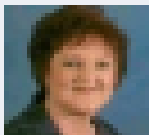
hired Len as a Business Consultant in 2009 , and hired Len more than once

Facebook



Bernice Ross Len--you and Theresa did a great job. I really appreciated the clarity you provided around the issues of copyright as well as the great ideas Course Creators shared for improving our presentations. You two rock!

Yesterday at 8:38am · Like ·  2



Lynn Channer Thanks to you for your invaluable contribution. It was a great conference and I appreciated the opportunity to get to know many of you better. Looking forward to next year already!!

Yesterday at 9:19am · Like ·  1



Alec Hagerty Len... you and Theresa rocked! It was a blast seeing you again "brother" !!!

Yesterday at 8:04pm · Like



Match your wits against the entire world!

Ethics & Legal Conduct

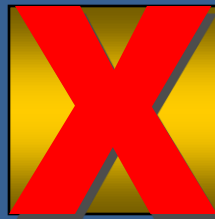
How The Seller Found Their Agent

Referred by Someone 38%

Used Agent Previously 23%

Agent Initiated Contact 5%

**Super
STARS**



**Course Creators
Exhibit 7-1**

**All
STARS**

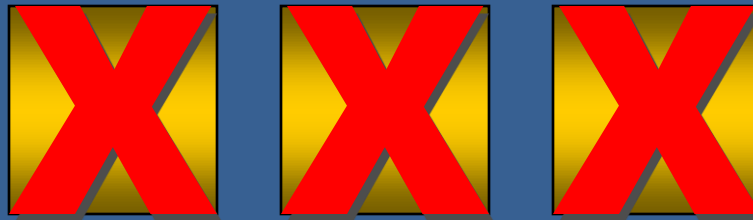
3 Most Common Ethics Violations

Failure to Protect Client

Interference with Agency

Truthful Accurate Advertising

**Super
STARS**



**Course Creators
Exhibit 7-6**

**All
STARS**

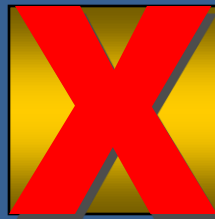
3 Examples for Using Power of Attorney

Military Service

In the Hospital

On Vacation

**Super
STARS**



**Course Creators
Exhibit 7-6**

**All
STARS**

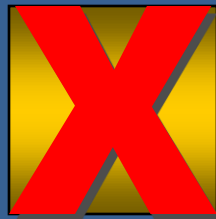
3 Documents In A Closing Package

HUD 1 Settlement

Promissory Note

Mortgage / Deed of Trust

**Super
STARS**



**Course Creators
Exhibit 7-6**

**All
STARS**

3 Things Prohibited By Sherman Anti-Trust

Price-Fixing

Competitor Statements

Boycotting

**Super
STARS**



**Course Creators
Exhibit 7-6**

**All
STARS**



Match your wits against the entire world!

**What Are We
Missing?**

FAMILY FEUD

Would The Buyers Use Us Again?

Definitely

74%

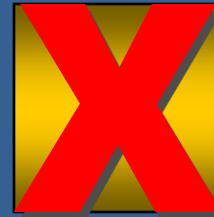
Probably

15%

Not

9%

**Super
STARS**



**Course Creators
Exhibit 7-11**

**All
STARS**

FAMILY FEUD

Would The Sellers Use Us Again?

Definitely

66%

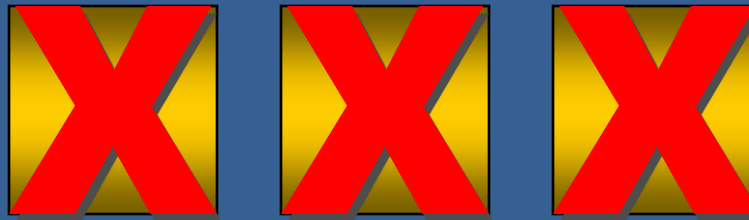
Probably

18%

Not

14%

**Super
STARS**



**All
STARS**

**Course Creators
Exhibit 7-11**

BONUS

**But Only 23% Did
Because In 6
Months They Don't
Remember Your
Name**

**Bonus
Round**

00:12

Two Things We Have Tried To Avoid





**The *Greatest*
Business Story
In the World**

Alex's Lemonade Stand



Foundation for Childhood Cancer



ALIX'S

Lemonade Stand
to benefit pediatric
cancer research



The Children's Hospital of Philadelphia





EMERGENCY CONTACT INFORMATION

NAME	PHONE
ADDRESS	
CITY	
STATE	
ZIP	
EMAIL	

We ♥ Alex!

We ♥ Alex!

We ♥ Alex!

We ♥ Alex!

We ♥ Alex!

We ♥ Alex!

We ♥ Alex!



Help Raise Money for ALEX!
Lemonade! Extra sweet and icy cold!
\$1.00 a cup

**Alex's
Lemonade
Stand**

www.alexlemonade.org

FOUNDATION FOR CHILDHOOD CANCER™



A group of approximately 15 children and one adult woman are gathered around a lemonade stand. The stand is a table covered with a bright yellow tablecloth. A large yellow sign on the table reads "Alex's Lemonade Stand". The children are dressed in casual summer clothing, many in yellow or light-colored shirts. Some are holding lemonade cups, and one child is holding a yellow balloon. An American flag is visible on the left side of the image. The background shows a building with horizontal siding and a window.

Alex's Lemonade Stand



Alex's
Lemonade
Stand



Alex's
Lemonade
Stand

Alex's
Lemonade
Stand





ALERT LE MONADE

WISCONSIN
STATE UNIVERSITY
FACULTY
STAFF
STUDENT
LEADERSHIP
COUNCIL
OFFICE
OF
SUSTAINABILITY



**Tell me
again, how
difficult is
your life?**

South Dakota Caravan Spring 2013

ABERDEEN™
Write Your Story!



South Dakota Caravan Spring 2013

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Write Your Story!

