



RAM presents...  
**THE HAR ESSENTIALS COURSE SERIES...**

**ESSENTIALS: a FREE membership benefit for new, reactivating, or longtime RAM REALTORS®.**

A RAM REALTOR® member may receive one elective CE credit per 6-hour session.

You may take 1, 2, or 3 courses in any sequence ~ each segment is independent of the other.

Priority registration is given to RAM REALTORS® who are new or reactivating...

Space available registration is given to RAM REALTORS® who have been active over 1 year.

**PURCHASE CONTRACT**

**The Purchase Contract is being REVISED! All existing classes are cancelled. New course is pending!**

~~The Essentials of the Purchase Contract course objective is for a student to be able to write & present a Purchase Contract & a Counter Offer. Students will work with an actual case study & prepare a Purchase Contract from information provided to them. HAR standard forms are used; however, the subject of company forms is addressed. Specific methods for presenting & explaining a completed Purchase Contract to the Seller are discussed. Arbitration & mediation are also covered.~~

**\*Offers 6 hours of Elective CE Credit.**

**FINANCING**

The objective of the Essentials of Financing course is for a student to be able to qualify a buyer as to financial ability to purchase, explain to the buyer the various types & sources of home mortgages, & complete the financing clauses in the Purchase Contract. Also covered are the steps in the loan process & information concerning the standard forms for VA, FHA, Purchase Money Mortgage, & other financing choices.

**\*Offers 6 hours of Elective CE Credit.**

**LISTING**

The course objective for the Essentials of Listing is for a student to be able to make a successful listing presentation, which includes explaining the critical points in the listing agreement & the obligations of a listing agent to the seller. Also covered are the topics of agency relationships & disclosure. Upon completion of the course, the student will be able to research information needed to take a listing, complete a listing form, & market the property.

**\*Offers 4 hours of Elective CE Credit.**

**WHERE:** 441 Ala Makani Place, Kahului  
**TIME:** 9:00 a.m. to 4:00 p.m. (lunch break: Noon to 1:00 p.m.)  
**COST:** See individual costs outlined below

**▶ COMPLETE THIS SECTION (& reverse side if for CE credit) & return flier to RAM**

Name \_\_\_\_\_ Preferred contact phone \_\_\_\_\_  
 Office Name \_\_\_\_\_ Office phone \_\_\_\_\_

<input type="checkbox"/> *Essentials <u>without</u> CE credit (priority registration for new/reactivated RAM REALTORS® ~ space available registration for RAM REALTORS® active over 1 year)	<input type="checkbox"/> Essentials <u>with</u> CE credit (RAM Members)	<input type="checkbox"/> Essentials <u>with</u> CE credit (Non-Members)	<input type="checkbox"/> Essentials for license restoration
<b>Free membership benefit</b>	\$40 per day	\$75 per day	\$225 for 3 classes

<b>PURCHASE CONTRACT</b> (6 hr Elective CE Credit)	<input checked="" type="checkbox"/> CE	<b>FINANCE</b> (6 hr Elective CE credit)	<input checked="" type="checkbox"/> CE	<b>LISTING</b> (4 hr Elective CE credit)	<input checked="" type="checkbox"/> CE	<b>DEADLINES</b>
<input type="checkbox"/> Jan 25, 2012	<input type="checkbox"/>	<input type="checkbox"/> Feb 22, 2012	<input type="checkbox"/>	<input type="checkbox"/> Mar 8, 2012	<input type="checkbox"/>	Register by noon, 3 days prior to course date. Cancel, or transfer 7 days prior to course date.
<input type="checkbox"/> <del>Apr 25, 2012 CXL</del>	<input type="checkbox"/>	<input type="checkbox"/> June 5, 2012	<input type="checkbox"/>	<input type="checkbox"/> <del>May 23, 2012 CXL</del>	<input type="checkbox"/>	
<input type="checkbox"/> <del>Jul 12, 2012 CXL</del>	<input type="checkbox"/>	<input type="checkbox"/> Aug 23, 2012	<input type="checkbox"/>	<input type="checkbox"/> Sep 4, 2012	<input type="checkbox"/>	
<input type="checkbox"/> <del>Oct 11, 2012 CXL</del>	<input type="checkbox"/>	<input type="checkbox"/> Nov 8, 2012	<input type="checkbox"/>	<input type="checkbox"/> Dec 13, 2012	<input type="checkbox"/>	

**▶ INDICATE YOUR METHOD OF PAYMENT (check one below)**

Amt Paid \$ \_\_\_\_\_

No Cost     CK# \_\_\_\_\_ (\$25 returned ck fee)     Cash     Amex     Master     Visa  
 (Checks payable to RAM ~ Mail or deliver to: 441 Ala Makani Place, Kahului, HI 96732 ~ Questions? call 873-8585)

CHARGES ONLY MAY BE FAXED TO RAM (871-8911)

CHG CARD # \_\_\_\_\_ EXP \_\_\_\_\_ - \_\_\_\_\_  
 MON YEAR

Name as it appears on credit card: \_\_\_\_\_



## ESSENTIALS FOR CONTINUING EDUCATION CREDIT

The Real Estate Commission requires licensees to complete twenty hours of Continuing Education by November 30, 2012, for 2013/2014 license renewal. You need to complete 15 hours of Elective CE Credit and 5 hours of Mandatory CE Credit.

If you are taking Essentials for **CE Credit** – or if the REC has given you the option of attending Essentials for license restoration – your attendance will be monitored.

Complete the following four steps, & return both sides of flier to RAM.

### 1. READ the following “statement of policies” for ESSENTIALS:

- a. **ESSENTIALS FOR CE CREDIT:** If you are taking Essentials for CE credit, each Essentials of the Purchase Contract & Essentials of Finance six-hour segment is equivalent to taking a **six-hour CE certified course**; and the Essentials of Listing six-hour segment is equivalent to taking a **four-hour CE certified course**. You will receive one CE certificate for each six-hour Essentials segment that you take.
- b. **CANCELLATIONS/TRANSFERS/SUBSTITUTIONS:** Cancellations & or transfers must be made seven calendar days prior to CE course date or **FEE WILL BE FORFEITED**. (Substitute registrations are not allowed.)
- c. **IDENTIFICATION:** The **REC REQUIRES THAT A PICTURE ID & A CURRENT REAL ESTATE POCKET CARD** (or notification of license status from REC) be presented at each pre-class check-in. Students failing to present the two verifications of ID will need to provide them to RAM before their CE certificates can be issued.
- d. **ATTENDANCE:** **DON'T BE LATE OR YOU'LL FORFEIT YOUR CE CERTIFICATION &/or LICENSE RESTORATION!** The **REC REQUIRES** that we monitor your attendance. You must be present 100% of the course time (Six hours per day not including registration & break) to be eligible for CE Certification or license restoration.
- e. **CERTIFICATES:** Your REC numbered certificate will be distributed at the end of the course. File original certificates in a safe place (there is a \$10 fee to replace a certificate). RAM maintains records of attendance for four years from course date & is not responsible for maintaining records or replacing certificates beyond that time.

### 2. SIGN & DATE affirming that you have read & accept above policies

Signature \_\_\_\_\_ Date \_\_\_\_\_

### 3. Complete the following REQUIRED INFORMATION:

PRINT NAME (as it appears on R E License) \_\_\_\_\_

Last Four Digits of SS# \_\_\_\_\_ Email \_\_\_\_\_

LICENSE#: RS  OR RB  -  ~ STATUS: ACTIVE  INACTIVE

Office Name \_\_\_\_\_ Preferred contact phone \_\_\_\_\_

### 4. TAKE A COPY of completed form for your records (return both sides of flier to RAM)

**QUESTIONS? CALL RAM AT 873-8585**

RAM reserves the right to substitute instructors due to circumstances beyond its control; reschedule or cancel an event due to insufficient registration; & dismiss disruptive students from the classroom.