

## RISK MANAGEMENT

# When in Doubt...

## Disclose, Disclose, Disclose!

## COURSES

### SDAR'S SOLANA BEACH SERVICE CENTER

981 Lomas Santa Fe, Suite E  
Solana Beach, CA 92075



**Instructor:**  
**MICHAEL SPILGER, ESQ.**

Michael Spilger has served five years on the Board of the Greater San Diego Association of REALTORS®, and is an active member of the Risk Management Committee. He is also designated as a Certified Trainer on Professional Standards by the California Association of REALTORS®.

This Course Qualifies for Your



See Back Side

## SINGLE SESSION

**Wednesday, October 22, 2014**  
**9:00 am - 1:00 pm**

Most claims or lawsuits filed against real estate agents involve some form of failure to disclose material facts which the buyer feels should have been disclosed to him or her. In this seminar you will learn the laws that govern our disclosure obligations under the Transfer Disclosure Statement. Also discussed will be the forms to use, and practices and procedures which are designed to assist the agent to comply with the laws and standards of practice.



**RMS ELECTIVE**

### TOPICS COVERED

- Liability for Error, Inaccuracy, Omission
- Fiduciary Dilemma
- Substituted Disclosures
- Permits & Code Compliance
- Inaccessible Areas
- Subsequent & Amended Disclosures
- Civil Code Section 1088

**REGISTER: [www.SDAR.com/education](http://www.SDAR.com/education)**

#### CONTACT INFORMATION

NAME \_\_\_\_\_ PHONE (     ) \_\_\_\_\_

ADDRESS \_\_\_\_\_ ☐ HOME ☐ OFFICE

CITY/STATE/ZIP \_\_\_\_\_ E-MAIL \_\_\_\_\_

#### PAYMENT INFORMATION

\_\_\_\_\_ \$ \_\_\_\_\_

☐ CHECK ☐ VISA ☐ M/C ☐ DISCOVER ☐ AMEX ☐ EXP. DATE ☐ AMOUNT

**\$65**  
RMS Members

**\$68.85**  
REALTOR® Plus

**\$81**  
SDAR MEMBERS

**\$90**  
ALL OTHERS

CLASS ID:  
141022SK

MEMBER # \_\_\_\_\_



#### RETURN TO:

Greater San Diego Association of REALTORS®  
4845 Ronson Court, San Diego, CA 92111  
Education@sdar.com  
Fax: (858) 715-8088 | Phone: (858) 715-8040



By signing, you are confirming that you have read, understand, and agree with our cancellation policy below.

**Cancellation Policy:** Reservations for programs requiring payment will not be processed until payment is received. If you must cancel your reservation, a full refund will be issued if cancellation is received, in writing, three (3) business days prior. SDAR reserves the right to cancel or reschedule any program. If cancellation occurs, SDAR will issue a full refund. In the event of rescheduling, SDAR will send immediate notification and transfer all reservations (including payments) to the new date.



# SAVE ON CLASSES ALL YEAR LONG!

**Benefit from a Flat Rate for Education**

## Agent Essentials

**Kick-start your real estate career! This program is perfect for new and seasoned agents to sharpen their skills.**

- Includes 5 agent classes (\$200 value)
- Learn the fundamentals of:
  - Business Planning & Goal Setting
  - Building a Successful Business Model
  - Real Estate Sales Techniques
  - Effective Communication
  - Escrow, Title and Lending

**SDAR Members: \$150 Save \$50**  
**Non Members: \$250 Save \$25**

## Continuing Education

**Are you up for license renewal? Earn all of the continuing education (CE) units you need.**

- Attend our Spring or Fall Extravaganza's (\$200 value)  
-Earn 45 CE units in 5 days!
- Free featured monthly class (\$300 value)
- Includes 26 classes
- Earn up to 57 CE units

**SDAR Members: \$250 Save \$250**  
**Non Members: \$500 Save \$250**

## Risk Management Specialist

**Consumers want fast, easy transactions and contracts can take time and get messy.**

**Protect yourself and your transactions by becoming a Risk Management Specialist.**

- Includes 22 classes, such as:
  - Conquering Contracts
  - When in Doubt... Disclose, Disclose, Disclose!
  - 26 Ways to Avoid Lawsuits
- Earn up to 49 CE Units

**SDAR Members: \$700 Save \$470**  
**Non Members: \$1,000 Save \$605**

## Designations & Certifications

**Earn any of the following designations or certifications:**

- ABR- Accredited Buyer Representative
- CID- Certified Condominium Specialist
- MRP- Military Relocation Specialist
- SRES- Seniors Real Estate Specialist
- SRS- Seller Representative Specialist
- SFR- Short Sale & Foreclosure Resource
- Earn up to 52 CE units

**SDAR Members: \$1,000 Save \$265**  
**Non Members: \$1,300**

☐ **Yes, sign me up for the Prepaid Professional Development Pass**

**Choose Your Pass:**

☐ **Agent Essentials**

☐ **Continuing Education**

☐ **Risk Management Specialist**

☐ **Designations & Certifications**

Name: \_\_\_\_\_ Member #: \_\_\_\_\_ Phone: \_\_\_\_\_

Address : \_\_\_\_\_ E-mail: \_\_\_\_\_

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Card#: \_\_\_\_\_ Exp: \_\_\_\_\_

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**Disclaimer:** Not all classes qualify. Check with member services for class eligibility. Please note: some CE units are pending approval.