

# RISK MANAGEMENT Know Your Disclosures

## COURSES

## SDAR'S SOLANA BEACH SERVICE CENTER

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



**Instructor:**  
**ED ESTES, JR., ESQ.**  
CCIM, CRB, GRI, ABR

Ed Estes has been an attorney at law since 1983 and a real estate broker since 1984. His law practice has emphasized general business, real property and land use law, with particular attention on dispute prevention and resolution. He is a C.A.R. master instructor and an accomplished community college instructor.

### This Course Qualifies for Your



See Back Side

## SINGLE SESSION

**Friday, March 14, 2014**  
**9:00 am - 4:00 pm**

Disclosure of hazardous or defective conditions on real estate is regulated by state law. Potential buyers must be told all material facts about the condition of a property for sale. This course was written and is taught by a real estate attorney (and broker) specifically for SDAR members. You will learn each of the numerous disclosure forms for C.A.R. and SDAR.



## TOPICS COVERED

- What is a material fact?
- Which form to use and when?
- Which forms are legally required and which are not?
- What do I do when the other agent will not return forms?
- What do I do when my seller does not wish to disclose?

**CalBRE Credit:** 6 Consumer Protection  
**CalBRE Sponsor #:** 0282

**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

**\$59**  
RMS Members

**\$67.15**  
REALTOR® Plus

**\$79**  
SDAR MEMBERS

**\$109**  
ALL OTHERS

CLASS ID:  
140314KD

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. **CalBRE Credit:** Identification is required to receive credit. Type of identification accepted: Current CA Driver's license, CVC 13000 ID, other ID less than 5 years old including photo, description, signature and identification number. To receive CalBRE credit for this course, you must pass the exam with a minimum of 70% correct. A minimum of 90% attendance is required to receive credit.



# 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: \_\_\_\_\_

**Payment Information:** ☐ Visa ☐ MasterCard ☐ Discover ☐ AmEx ☐ Check # \_\_\_\_\_

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

Amount: \_\_\_\_\_ Signature: \_\_\_\_\_

**Return to SDAR:** 4845 Ronson Court, San Diego, CA 92111 • Email: Education@SDAR.com • Fax: 858 715-8090

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