

## RISK MANAGEMENT

## Red Flags: Natural Hazard, Title, Termite

## COURSES

SDAR'S EAST COUNTY  
SERVICE CENTER220 West Main Street  
El Cajon, CA 92020**Moderator:**  
**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

## ONE-DAY SESSION

Thursday, September 4, 2014  
9:00 am - 1:00 pm

The panel includes:

- **Chuck Piro**, *Disclosure Source*
- **Frank Green**, *Stewart Title Company*
- **Kimber Backlund**, *D&S Termite and Pest Control*

Learn how to read and interpret your reports – natural hazard, title, and termite – from an expert panel. Understand your fiduciary duties regarding these reports.

Get valuable tips and learn secrets on how to order and review reports that work best for your clients and their transactions.



## TOPICS COVERED

- Liens, easements, special assessments, title insurance
- Importance of disclosing local hazard zones
- Advantage & disadvantage of Mello-Roos
- New regulations in the termite industry
- Vendor Compliance - EPA RRP

**CalBRE Credit:** 4 Consumer Protection  
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## CONTACT INFORMATION

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

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

## PAYMENT INFORMATION

  \$ 
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**\$65**  
RMS Members**\$68.85**  
REALTOR® Plus**\$81**  
SDAR MEMBERS**\$90**  
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## 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.



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## 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)
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  - Business Planning & Goal Setting
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## Risk Management Specialist

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

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- 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**  
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## 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

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

**Choose Your Pass:**

☐ **Agent Essentials**

☐ **Continuing Education**

☐ **Risk Management Specialist**

☐ **Designations & Certifications**

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