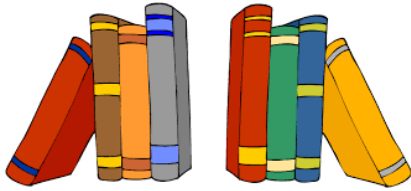


**La Crosse Area
REALTORS® Association Presents:**



**2017-2018 Wisconsin Real Estate
Continuing Education**

**WI CE Courses A: New Construction and
C: Financing
April 23, 2018**

**Total - 6 Hours WI CE Credit / 6 Hours MN CE
Credit**

**Instructor - Atty. Jonathan Sayas
Soda Break Sponsored By:**



Where: Cedar Creek
2600 Cedar Creek Ln.
Onalaska, WI 54650

When: April 23, 2018

Time: 8:00 - 8:30 Registration, Bagels & Coffee
8:30 - 11:30 Course A and Exam
11:30 - 12:15 Hot Lunch Served
12:15 - 3:15 Course C and Exam

Check-in opens 30 minutes before class. Please be on time.
Those arriving late will not be permitted in class.

Cost: Member - \$68.00
Non-Member- \$78.00

Includes 6 hours of WI CE (also approved for 6 HRS MN credits),
Bagels, English Muffins and Coffee.
Hot lunch (see lunch menu) & Soda/Cookie Break

Lunch Menu: Garlic Herb Chicken Breast over Rice Pilaf, Vegetable
Blend, Italian Salad Bowls and Dinner Roll

One Course Only: Member - \$54.00 (No Lunch)
Non-Member - \$64.00 (No Lunch)

*There are no refunds for cancellations after April 16, 2018 or for
No-Shows. \$10 late fee if registering after.*

Sign up today and support your local Association!

Course A - New Construction

- Gives licensees an overview of the new construction process from negotiating the purchase to curing construction issues.
- Considers the role licensees play in negotiating the purchase of new construction for buyers, and it also provides instruction on public and private land use controls such as zoning and architectural approval boards that influence and control new construction.
- Reviews the use of approved forms and which forms licensees should and should not be using through the new construction process.
- This elective explores the financial side of new construction including construction loans and lien law.
- Topics also include occupancy permits, inspections, basic construction information, insurance and the role of the title company.

Course C- Financing:

- Focuses on the variety of ways in which a buyer finances a transaction and associated federal and state laws that regulate financing programs.
- Considers the financing contingencies in the offers to purchase and how cash offers are addressed in the approved forms.
- Reviews various loan programs including USDA Rural Development financing and other government financing programs.
- Explores federal regulations governing the Loan Estimate and Closing Disclosure under TRID and their effect on closing procedures.
- Discusses alternate transfers including exchanges and lease-with-option transactions.
- Topics also include seller financing, the SAFE Act, RESPA, and closing documents for buyers and sellers.

About the Instructor: Jonathan M. Sayas serves as Wisconsin underwriting counsel for Stewart Title Guaranty Company. Jonathan received his Juris Doctor from Valparaiso University in Indiana and is licensed to practice before all courts in the state of Wisconsin and U.S. Federal District Court—East District of Wisconsin.

Mail/Email/ or bring form & check or credit card to: La Crosse Area REALTORS Association., 111 6th St. S., La Crosse, WI 54601,
Fax: 608-785-7742, Phone: 608-785-7744 or membershipservices@larawebsite.com

NAME: _____

FIRM NAME: _____

Please Check One: Do you need MN CE? YES NO **Please Check One:** COURSE A ONLY COURSE C ONLY BOTH COURSES

AMT. ENCLOSED: \$ _____ **Check #** _____

To pay by credit card, complete & sign below (We accept MasterCard, Visa, Discover, and American Express):

Card: _____ - _____ - _____ - _____ **Exp:** ____/____ **CVV Number:** _____

Address where credit card statement is mailed

City, State, & Zip

Signature (required for charges): _____

Please check here if you require special services or DIETARY NEEDS. Please attach a description of needs.