

Both DOC REQUIRED Modules



**Coming to the
REALTOR® Association of
Southern Minnesota**

Save the DATE...

January 21, 2015



Financing Issues, Earnest Money and Trust Accounts

1:15-5:00

**(Approved by MN DOC for 3.75
Hours of RE CE)**

This Course will Provide:

- Rules for the deposit of earnest money, release of trust funds and record keeping requirements for trust accounts
- Mortgage Act and Practices ("MAP") rules and the penalties for noncompliance
- Predatory Lending activities
- Duties and responsibilities imposed under RESPA rules
- Financing issues and FHA limits in Minnesota

*(Also Satisfies the
1-hour Broker Requirement)*

**Completion of
BOTH required
by 6/30/15**

INSTRUCTOR:

Lynn Leegard
Attorney & Broker



**"Engaging and funny—
very knowledgeable"**

Minnesota Disclosure Law

Who, What, When & How

8:30-12:15

**(Approved by MN DOC for 3.75
Hours of RE CE)**

This Course will Provide:

- Detailed information on licensee disclosure requirements
- Seller disclosure requirements including waiver conditions and cautions
- Special disclosure requirements such as environmental, predatory offender and others
- Disclosure rules related to manufactured homes and Common Interest Communities
- And **MORE!!!**



Hosted by REALTOR® Association of Southern Minnesota
[Click here](#) for registration form

**Provided by: Minnesota
Association of REALTORS®**