



Revised Spring 2023

# Realtor<sup>®</sup> Education Library Guide

## **NEW** The Invisible Seller

What are the red flags for a fraudulent vacant land sale? Watch a dramatic enactment of an imaginary deal gone very, very wrong and learn what real estate agents and others can do to avoid this re-emerging scheme that can cost time, money and heartache. We'll look at some of the ways the fraudsters operate, how to spot a potential fraud, and when to just walk away.

## **NEW** Understanding Florida's New Condo Safety Laws

In response to the deadly Champlain Towers South collapse, Florida has enacted new laws designed to protect against similar tragedies, with consequential obligations imposed on condo associations. Florida real estate agents need to have a general understanding of these laws, as they are expected to have a substantial impact on current owners and future buyers of Florida's condominiums. This program will explore the new rules and consider their impact on the Florida real estate market going forward.

## Top 10 Agent Pitfalls

There are just some mistakes that seem to happen every day. Help your agents avoid the most common by presenting this 50-minute seminar. It is customizable so you can highlight the biggest pitfalls in your area.

## FR/BAR Contract Quick Tips

Perfect for the Lunch & Learn or breakfast meeting, this 20-minute program will help your agents complete the contract properly and provide you smoother closings. No audio visual setup required.

## The Good, the Bad & The Ugly: Property Assessed Clean Energy (PACE) Financing

PACE financing agreements are used to make energy efficiency and hurricane hardening improvements to commercial and residential properties. PACE loans are complicated, frighteningly easy to obtain but difficult to payoff leading to closing delays and failed contracts. This 1-hour program explains the nuances of this new financing product, how they impact sellers, buyers and the real estate agents who work with them.

## Hot Spots & Cool Tips

This 50-minute program offers a review and comparison of the traditional and "AS-IS" Florida Realtors®/Florida Bar (FRBAR) Residential Contracts. A 2-hour FREC-accredited version is also available.

## 1031 Exchanges & FIRPTA

This 2-hour FREC-accredited presentation provides both an in-depth discussion of Tax Deferred Exchanges under Section 1031 of the Internal Revenue Service Code and how to comply with the Foreign Investment in Real Property Tax Act (FIRPTA) when there is a foreign seller in a real estate transaction. Must be presented by Fund and Old Republic Speakers.

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## **Insuring Against Mortgage Payoff Fraud, Business Email Compromise Fraud & Other Social Engineering Frauds**

Cyber-crimes are increasing exponentially and courts are grappling with whom to blame, including real estate agents, when closing funds are misappropriated. This 50-minute program offers tips for shopping for this evolving form of insurance.

## **Probate Pointers**

This 50-minute program is specifically designed for real estate agents and offers a review of basic probate processes and how they impact the purchase and sale of real estate.

## **Avoiding the Wrath of RESPA: What Real Estate Agents Need to Know About the Real Estate Settlement and Procedures Act**

This 50-minute program covers the history, details and applications of RESPA and how real estate professionals can avoid running afoul of these federal rules prohibiting kickbacks and other unlawful incentives for the referral of business.

## **Stopping Cyber Fraud**

Tens of billions of dollars have been lost since 2015 due to Business Email Compromise. This 45-minute program highlights cyber criminals' growing focus on the real estate settlement industry and why attorneys, real estate agents, buyers and sellers are so vulnerable. You will learn the latest techniques hackers use to try to gain access to your systems and best practices for preventing them from succeeding.

## **Understanding and Using the FR/BAR Residential Contract**

This 3-hour FREC-accredited program provides a comprehensive review of the contract at the heart of what licensees do every day. We will explain the implications of various clauses and how to properly complete the form.

## **Foreign Investment in Real Property Tax Act (FIRPTA)**

This 1-hour program explains what real estate agents need to know when working with foreign sellers and buyers to avoid liability and running afoul of the IRS.

## **What is Title Insurance and How Does it Protect Your Client**

This 1-hour program explains the details of title insurance so real estate agents can be prepared to fully explain it to their clients. We discuss how to read the title commitment, as well as what title insurance covers and does not cover.

## **Residential Inspections & Repairs: Procedures & Pitfalls**

Many contract disputes arising from inspection and repair issues arise because the parties do not understand or follow the provisions under the standard residential contract. This 50-minute program will help you educate agents on how to avoid common mistakes that lead to contract disputes.

## **Red Flags: How to Identify and Resolve Obstacles to Closing Early**

This 45-minute program teaches real estate agents how to recognize issues that may adversely affect the parties' ability to close on time. We provide attendees with tools they can incorporate into their process to ensure their deals close on time.

**If you would like to check out a program from the Realtor® Education Library, please contact René Rutan, The Fund's REC Relations Manager at [RECManager@flarecs.com](mailto:RECManager@flarecs.com)**