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# STEWART ACADEMY

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*Your training & education resource center*



## CLACKAMAS

9200 SE Sunnybrook Blvd, #180  
Clackamas, Oregon 97015  
Phone | 503.290.5510

## DOWNTOWN

1000 SW Broadway, #1600  
Portland, Oregon 97205  
Phone | 503.290.5500

## LAKE OSWEGO

6000 SW Meadows, #106  
Lake Oswego, Oregon 97035  
Phone | 503.290.5590

## STATE REQUIRED REALTOR classes

Featured presenters: Robert Riensche (Pillar to Post), Brett Reichel (Pacific Residential Mortgage), Don Leadroot (Asset Preservation)

- ✧ **L.A.R.C.** (required once every two years):
- ✧ **Code of Ethics** (required once every four years):

## DISTRESSED PROPERTY classes

Featured presenters: Benjamin Ficker (Premier Negotiations), Michael D. O'Brien (Oliveros & O'Brien, Attorneys at Law), Lauren Winters (Oregon Dept. of Consumer & Business Services) Todd Trierwieler (Todd Trierwieler & Associates), Joel Morgan (Options Financial), Chris Aldrich (The Aldrich Team, RE/MAX Equity Group), David Moore (Equity Advantage Inc)

- ✧ **Short Sales**
- ✧ **Successfully Selling HUD Homes**
- ✧ **Bankruptcy Basics**
- ✧ **Repairing Derogatory Credit**
- ✧ **Foreclosures and Short Sales:** When losses become gains

## ESCROW classes

Featured presenters: Dawn Devers (Stewart Title), Karen Fabio (Stewart Title), Nina Dodd (Stewart Title)

- ✧ **Title & Escrow 101:** What is an Escrow? Who are the Parties to an Escrow? When Do You Need Escrow? What is a Closing?
- ✧ **The New HUD1:** HUD Basics, Buyer HUD, Seller HUD, Secrets of the HUD
- ✧ **Earnest Money Agreements:** How to Say What You Mean and Mean What You Say...in writing.
- ✧ **Property Taxes in Oregon:** Learn time-frames, property tax terminology, facts about Oregon Real Property Taxes, how to pro-rate taxes, and estimate Impound/Escrow Accounts for customers.
- ✧ **Reading & Understanding Preliminary Title Report:** Standard Clauses vs. Red Flag Items. Taking the time to understand the title report will set you apart in the real estate community.
- ✧ **How to Ensure a Smooth Closing:** How you can help your Escrow Officer help you.
- ✧ **Things That Go Bump in the Closing Room:** How to proactively deal with potential closing issues. Earnest Money Agreement, Communications, Commission Demands, Home Warranties, Judgment/Statement of Identification.
- ✧ **Earn Referrals at the Closing Table:** How to set yourself apart as a full-service Realtor at the signing.

## TITLE classes

Featured presenters: Bill Sanderson (Stewart Title), Bob Wallin (Stewart Title), James Reinhart (Davis Wright Tremaine, LLP), Todd Trierwieler (Todd Trierwieler & Associates), Joel Grayson (Maylie & Grayson, Attorneys At Law)

- ✧ **Power of Attorney:** What to Look for to Assure the Viability of the Document
- ✧ **Divorce:** How Divorce Proceedings Affect the Viability of a Person to Buy or Sell a Property
- ✧ **Probate:** What the Title Insurer Requires Prior to Closing and Issue of the Policy, What Title Matters Need to be Considered
- ✧ **Bankruptcy:** Chapters 7 and 13 - How They Affect Title Matters, How Do We Find Bankruptcy Proceedings, What Happens When Property is Sold By a Person in Bankruptcy, Which Liens of Record are Affected? Foreclosures Stopped and Why?
- ✧ **Authority of Officers for Corporations, LLC's and Partnerships:** Who May Sign Company Documents, What the Title Company Looks For
- ✧ **Title 101:** We Supply a Preliminary Title Report and Demonstrate How to Clear Derogatory Items of Record
- ✧ **MERS:** What is MERS? Why do lenders use MERS? What is the role of MERS when a loan goes into foreclosure?
- ✧ **Easements & Boundary Line Adjustments:** Types of Easements and Their Purposes, The Differences Between an Easement and a Boundary and Why Circumstances Would Suggest the Use of One Over the Other
- ✧ **Road Maintenance Agreements:** When an Attorney Should Become Involved
- ✧ **Red Flags & Closing Concerns:** What are Considered "Red Flags" on the Title and the Issues They Create?
- ✧ **Trust Deed Foreclosures and Short Sales Workshop:** The In's and Out's of Trust Deed Foreclosures and Short Sales from the Title Perspective
- ✧ **Ways to Vest Title:** Joint Tenancies with Rights of Survivorship, Single Fee Ownership, Marital Communities
- ✧ **Types of Title:** Standard and Extended Policies - What is and is Not Covered?
- ✧ **Boundaries of Title:** Easements/Access and Flag Lots
- ✧ **Trusts:** How Property is Placed into a Trust Status, What Constitutes the Creation of the Trust and How the Property is Conveyed When Held in a Trust Status
- ✧ **Real Estate Contracts:** An Archaic Form of Ownership that is Subject to Numerous Title Concerns

## TECHNOLOGY classes

Featured presenters: Cameron Dickey (Stewart Title), James Stephens (Stewart Title), Margot Stewart (Paradessa Communications)

- ✧ **Outlook Email:** How to get your emails, contacts, and calendar into Microsoft Outlook, get organized, and stop being afraid of this valuable tool.
- ✧ **Smart Phone Apps for Realtors:** Easy to use tips and tools for your mobile phone that will make your job easier and impress your customers.
- ✧ **Zip Forms:** Easier than you think
- ✧ **Social Media:** Understanding how to use your “wall”, “status updates”, and “tweets” to deploy your previous and current customers to create new business referrals
- ✧ **Microsoft Excel Tips:** Learn 10 things that will make your calculations/worksheets better and your life easier.
- ✧ **Microsoft Publisher Tips:** Produce better ads, flyers, and marketing materials in less time with these easy tricks and tips.
- ✧ **Microsoft Word Tips:** How to format, use symbols, insert images, and navigate through the latest version of Microsoft Word in less time. This class will make your correspondence, policies, flyers, and business forms easier to produce and look sharper!

## MARKETING classes

Featured presenters: Bear Printing, Earl Temp (Stewart Title), Margot Stewart (Paradessa Communications)

- ✧ **How to “Farm”:** Creating new business leads
- ✧ **Bigger Isn’t Always Better:** Inexpensive marketing tips and tools to grow your business.
- ✧ **Social Media:** Understanding how to use your “wall”, “status updates”, and “tweets” to deploy your previous and current customers to create new business referrals

## GREEN MARKETING classes

Featured presenters: Stewart Title

- ✧ **The LEED Certification & Accreditation Process**

## FINANCE classes

Featured presenters: Joel Morgan (Options Financial), Todd Trierwieler (Todd Trierwieler & Associates), Mitch Lambley (Homestreet Bank), Larry Melton (Pacific Residential Mortgage), Rodd Miller (Pacific Residential Mortgage); Victor Epstein (Epstein Group, CPA’s), James Reinhart (Davis Wright Tremaine, LLP), Paul Kingsland (The Kingsland Company, CPA’s), Michael Townsend, (NW Tax Advisory Group)

- ✧ **Reverse Mortgage for Purchase:** What is a reverse mortgage, types, qualifications, underwriting process
- ✧ **Repairing Derogatory Credit**
- ✧ **Updates for Condo Financing**
- ✧ **FHA 203 K Renovation Loan & USDA 100%**
- ✧ **Loan Fraud:** Preventing Mortgage Fraud and Counseling Homeowners in Default
- ✧ **Avoid Pitfalls in the Lending Process:** Problems that May Arise in the Lending Environments
- ✧ **Basics of Credit Reporting and Credit Scoring**
- ✧ **Tax Laws\***
- ✧ **Issues in Real Estate Taxation\***
- ✧ **Dealing with the IRS & Basic Tax Help for Realtors\***
- ✧ **USDA Loans:** Lender Area Specific
- ✧ **Appraisals:** “How did you come up with that number?”
- ✧ **Mortgage Credit Certificate:** What is it and who qualifies?

## LEGAL/LEGISLATIVE classes

*Featured presenters: Kathy Querin (PMAR), Joel Grayson, (Maylie & Grayson, Attorneys At Law), Jane Leo (PMAR), Susan Schneider (PMAR), Scott Taylor (PMAR), Gary Taylor (Matt Wakeling Real Estate), Fernando Velez (State of Oregon Division of Finance and Corporate Securities), Daryl Winand (PMAR), Bill Sanderson (Stewart Title)*

- ✧ **Fair Housing**
- ✧ **Lease Options**
- ✧ **Government Actions Affecting You:** Legislative, Metro and Local Updates
- ✧ **Fair Housing:** Practical Tips for Compliance
- ✧ **The Dispute Resolution System:** For Buyers & Sellers
- ✧ **Ethics Lite\*:** Code of Ethics, Arbitration and Best Practices, Quiz  
*\*This 1-hour course does not meet the NAR's mandatory ethics training requirement*
- ✧ **Fraudulent Lending Practices:** Discussion of Lending Fraud
- ✧ **Governmental Actions Affecting You:** Legislative, Metro and Local Updates
- ✧ **Handling of Complaints**
- ✧ **Homeownership Opportunities Energy Boost**
- ✧ **Water Rights**
- ✧ **Construction Liens:** What is a construction lien? Learn about Oregon state statute requirements, time frames, notices, and occupancy certificates.

## INSPECTION classes

Featured presenters: Chris Livingston (Pillar to Post), Robert Riensche (Pillar to Post), Jim Cooper (Alpha Environmental Services), Don Francis (EcoTech)

- ✦ **Radon Gas**
- ✦ **Stucco Siding**
- ✦ **LP Siding Update**
- ✦ **LP & EIFS Siding Update**
- ✦ **Inspection Red Flags**
- ✦ **Inspecting New Construction**
- ✦ **Real Estate Web Trends: Risk Reduction Strategies**
- ✦ **Common Home Defects**
- ✦ **Preparing Buyers & Sellers for the Home Inspection**
- ✦ **Mold**
- ✦ **Marketing Power of Pre-Listing Inspections**
- ✦ **More Than a Home Inspection**
- ✦ **Handling the Emotional Dynamics of Home Inspections**
- ✦ **Pillar to Post: The Home of Home Inspection** (two page list of additional classes if interested)
- ✦ **Carbon Monoxide:** Dangers, causes, prevention, lawful requirements

## PROPERTY VALUATION classes

Featured presenters: Bob Vroman (Clackamas County), Gregg Thummel (State of Oregon), Randall Miller (Multnomah County Division of Assessment & Taxation)

- ✦ **What is Happening in the World of Appraisals?**
- ✦ **Property Tax Appeals:** What Taxpayers Should Know

## 1031 and INVESTMENTS classes

Featured presenters: Don Leadroot (Asset Preservation), David Moore (Equity Advantage Inc.)

- ✦ **Tax Deferred Exchanges:** Basic Concepts of this Powerful Tax-Saving Tool, Covers Background of Exchanges, Exchange Variations, Requirements and Strategies
- ✦ **Advanced Exchange Strategies:** Beyond the Basics, Covers Reverse and Construction Exchanges, Partnership and LLC Issues and Strategies
- ✦ **Exchange Strategies:** Strategies for Investors and Brokers Using Tax Deferred Strategies in a Changing Market

- ✧ **Real Estate Investments for Your IRA:** Covers Different Types of Retirement Accounts, the Basics of Real Estate Investments in Retirement Accounts and Distribution Strategies
- ✧ **Exchanges Into Tenant in Common Interests:** Review of the Types of Qualifying Tenant in Common Interests for Exchanges as Replacement Property, Revenue Procedure 2002-22 and the SEC Regulations on Broker Commissions
- ✧ **Overview of the Primary Residence Rules:** The Basics and Tax Updates Relating to the Capital Gains on the Sale of a Primary Residence
- ✧ **Cash Flow Concepts:** Overview of Before-Tax and After-Tax Cash Flow Calculations with Case Studies
- ✧ **Income Property Analysis:** Basic Investment Analysis Tools- The Gross Rent Multiplier, The Income Capitalization Rate, Cash on Cash Returns, Review of Data Collection and Sample Marketing Materials.
- ✧ **How to Analyze Small Residential Properties:** Before and After-Tax Cash Flow Models, Gross Rent Multiplier, Income Capitalization Rate, Cash on Cash Returns, Debt Coverage Ratios and Marketing Strategies and Sample Forms

## Classes offered for a fee\*

*Featured presenters: Lane Mueller (Attorney)*

- ✧ **Ethics**
- ✧ **Risky Business**
- ✧ **Contract Twisters**
- ✧ **Drafting Quagmires**
- ✧ **Down & Dirty with Bankruptcy**
- ✧ **Foreclosure & Alternatives**
- ✧ **Short Sale Maneuverings**
- ✧ **Contingencies & Promises...Loopholes & Safeguards**
- ✧ **Ethics...Quadrennial Requirement**
- ✧ **Myths & Misconceptions**
- ✧ **Protecting Your Personal Assets...The Value of Legal Entities**
- ✧ **Trends with a Legal Twist**
- ✧ **Listing Queries**
- ✧ **Frauds & Scams**

*\*Fee classes are subject to attendance minimums requested by our presenters (generally a minimum of 30 attendees)*