2026-27 WTTP CE solutions courses

Appraising:
Mastering the Real Estate Agent's Role in the App Process
ACE Valuation: CMAs, BPOs and What to Expect … When You're Expecting a good appraisal
Confidently Challenge an Appraisal
Business Planning, General Business
Accredited Closing Expert Day 1: The Mechanics of Closing
Accredited Closing Expert Day 2: The Financials of Closing
The **ACE** Lister & The **ACE** Advanced Lister
Business Planning for the Current Market
Business Purchases & Contracts
Business Brokerage
Build Your Business with Extraordinary Customer Service
Closing More Deals With Fewer Leads
Close for Life
Closer to Closings
Dealing with Deal Killers
Fair Housing & Diversity
ACE Negotiating 1: Negotiating to Close, Neg 2: Objections Neg 3:Body Language
Real World Negotiating
Rusty Agent Reboot
Commercial
ACE Intro to Comm Real Estate, Comm Contracting, Comm LOIs, Commercial Investing 1-4, Acquiring Comm RE
ACE Tokenizing Commercial Real Estate Assets
Commercial Real Estate
Vacant Land Contracts
Commercial Investing
Unlocking the Secrets of Commercial Investment Property
Contracts
Buyer Broker Agreements
Contracts: Explain the FR/Bar As-Is and the FR/Bar Comprehensive Riders
Ins and Outs of Successful Contracts
Master Contracts, Addenda & More
Preparing and Navigating the Listing Contract
The Inspection Section
Navigating Vacant Land Contracts
Ethics NAR COE; **ACE Ethics**: RE Business Ethics
Finance
Assumable Mortgages
ACE Creative Financing
Advanced Finance: FHA Loans and the Economy
Adv. Finance: ARMS, Conv. Loans and Predatory Lending
A Real Estate Pro's Guide to Investor Financing
And Then There Were 4: A Guide to 4 Financing Options
Complete Credit and Credit Repair Guide

Finance, cont.
Help Your Client Understand Credit
Renovation Financing Certification
Riding the Roller Coaster: Know Your Numbers
International
Expand Your Global Reach: Building an International RE Bus.
Investing
ACE Investing **1:** Essentials, ACE Inv **2**:Adv Investing ACE Inv **3:** Crunching the Numbers ACE Inv **4**: Adv Returns & Projections, ACE Inv **5**: Real World Investing, ACE Inv **6**: Analyzing Real Properties ACE Inv **7**: Long v Short Term Rentals: **ACE Inv 8 Selecting, Buying & Operating STRs, ACE Inv 9: Tax Advantages for Real Estate Investment**
Helping Renters Become Buyers and Investors
Guiding Your Customers in RE Inv, Flipping & Inc Prop.
Real Estate Investing: Good, Bad & Ugly-What Your Customers Need to Know
Property Management
ACE Property Management
ACE Managing Distressed Properties
Creating a Service-Driven Property Mgmt Operation
Streamlining Your Property Management Business
What's Chapter 83 Got to Do With it?
What is Section 8? A Real Estate Professional's Guide to Understanding subsidized Housing
Specialty Areas:
Be the Expert During Divorce
Beyond the Velvet Rope
Buyers Agent Bootcamp
Construction & Property Insurance
Condos, Covenants and CDDs
Co-Brokerage
Critical Forms
Cryptocurrency in Real Estate
Driving Forces in the Market & Opportunities
Distressed Properties
Disclose or Not
Divorce and Real Estate
Doing Good **Deeds**
Errors & Omissions
Flood Insurance
Homestead Exemption
Lead Bonanza
Listing Agreements/contracts
Luxury Certification Course
Most **Amazing Product** Ever
Pros Guide to Possible Roadblocks (to closing)
Overcoming Roadblocks to a successful closing
Solar Panels in the Real Estate Transaction
Stifling Stigma and other paranormal things
Tax Strategies & Business Planning for RE Pros
Tax Liens and Tax Deeds
The Social Side of real estate
The Scoop on Real Estate **Teams**
Universal Colors of Culture

Walk the Talk PRESENTATIONS

2026-27 WTTP CE solutions courses

Accredited Closing Expert-Day 1: The Mechanics of Closing by Josh Cadillac, Juan Morales, **(IN PERSON ONLY)**
This **8-hour CE** program includes:
Chapter 1: What is a closer? ,Chapter 2: Writing contracts to close, Chapter 3: Handling customers to close, Chapter 4: Communication, Chapter 5: Having a team to close: Get a Guy, Chapter 6: Building your business to close: Be the Guy, Chapter 7: Understanding your closer & Understanding the closing statement & Critical Path to Closing (Chronological closing checklist)

Accredited Closing Expert-Day 2: The Financials of Closing by Josh Cadillac, Juan Morales **(IN PERSON ONLY)**
This **8-hour CE** program includes:
Chapter 8: Understanding the Investment of Real Estate
8.1 Introduction: What to Know,8.2 Thinking like an investor, 8.3 Living in an investment, 8.4 Buying Real Estate as an Investor. 8.5 Tax Advantages to Investment Real Estate, 8.6 Corporate Structures 8.7 Becoming an Investor
Chapter 9: Closing Distressed Sales Chapter 10: Negotiating to close Chapter 11: ACE community

The ACE Lister: How to get the Listing, by Josh Cadillac, Juan Morales
How to prospect for the listing, prep for the meeting and set yourself up to get your listing agreements signed. The things you need to know to jump your listing business up to the next level. We use real properties and real exercises to set prices and get past the nervousness to close the deal. We will show agents proven, highly effective, low pressure means of getting your paperwork signed and leaving your customer with a smile on their face when your deal is done. **4 hours CE credit.**

The ACE Advanced Lister: Building a Lifelong Listing Business, by Josh Cadillac,
This bootcamp deals with handling objections in a fun and entertaining way that builds the skills agents need to better answer customers and helps agents develop options to use when speaking with them. We address setting goals and sticking to them and how to handle when you are falling off track. We work building a long-term repeat clientele of listings constantly coming in. **4 hours CE credit.**

ACE Contracts: Explaining the FR/Bar AS-IS and the FR/Bar, by Josh Cadillac
Contracts are the heart and soul of the real estate business. Agents need to have a deep knowledge of these critical forms in order to serve their customer well. This class focuses specifically on the FAR/BAR As-is and FAR/Bar contracts to teach agents how to fill them out correctly, how the timelines work, what their customers rights are, and how to protect their customers interests. At the same time we will look at the tricks and tips to writing offers that are more likely to actually get signed. **4 hours CE credit.**

ACE Ethics: Real success the right way, by Josh Cadillac, Juan Morales
Let's be honest typically, ethics is not the class agents look forward to most. For this reason, we took a fresh look at ethics from the ground up. We started with doing the right thing for the right reasons, added some great analogies, good stories, and humor to make this 3-hour class fly by. More than just surviving your ethics requirement though and learning to abide by the mandatory ethical standards you will learn the true value to you of having higher self-imposed ethical standards that reflect the type of person you are and business you want to be known for. **3 hours Ethics credit.**

Advanced Finance: FHA Loans and the Economy By Grant Simon
This program will show the real estate professional how current market statistics affect their business and how the Federal Housing Finance Agency can help their customers. They'll also learn to explain to their customer the difference between a Primary and Secondary market and the direct link to the consumer. They'll gain a deeper understanding of the benefits of an FHA loan and mortgage insurance. Grant will also review mortgage fraud and how the customer is affected. **4 hours CE credit.**

Advanced Finance: ARMs, Conventional Loans and Predatory Lending, By Grant Simon
Real estate professionals will learn the pro and cons of a Conventional Loan and how to explain this to their customers. They'll learn how the consumer is affected by predatory lending and how they, as a professional, can avoid it. Students will gain an in-depth understanding of how to explain payments, taxes and insurance to their customers. Plus, they'll learn how to utilize housing statistics to establish credibility with their customers. **4 hours CE credit.**

2026-27 WTTP CE solutions courses

A Real Estate Professional's Guide to Investor Financing, by Grant Simon
This course is designed to assist real estate professionals with one of their three pillars of business *Investor Purchases*. During this fast paced three hour CE course we will cover the rules and regulations of Fannie Mae and Freddie Mac. Financing products such as Hybrid ARM's and Fixed Rates will be utilized as examples. We will investigate investor appraisals including income and rent analysis forms. In certain locations an appraiser will be present to provide a short analysis regarding this type of appraisal. Other areas of focus will be home price appreciation/depreciation as reflected by The Federal Housing Finance Agency, property management, and qualifications. We will also discuss lead generation and prospecting to insure the ability to gain an additional transaction within the next 30 to 60 days. **3 hours CE Credit.**

ACE Agent Accelerator Certification, by Josh Cadillac

The Guide to High Performance and Profitability (2-Day Program also in 5- 3 hour modules)

Most agents don't lose because they're "not cut out for real estate." They lose because nobody ever showed them how to build a real business. They're handed hype, vague advice, and a prayer—then told to "figure it out." This two-day bootcamp is the opposite of that. It's a no-nonsense, boots-on-the-ground program designed to take agents from rookie status to operating like a true professional—often faster than the veterans—because they learn to build their business correctly from the ground up.

Day 1 is about installing the foundation and the engine: standards, mindset, professionalism, and the systems that create consistency. Agents learn what to do first, what to stop doing, and what to track—so they aren't busy doing random "agent stuff," they're executing a plan. We build the habits that create momentum: daily actions, follow-up structure, CRM discipline, communication systems, and how to run your week like a business owner instead of a gambler.

Day 2 is about skill and execution: communication that builds trust, objection handling without sounding salesy, negotiation basics that protect the consumer, and the full client journey from first contact to closing. We train agents how to lead consultations, set expectations, write stronger offers, keep deals together when pressure hits, and deliver an experience that creates loyal clients for life—not just a one-time closing. This bootcamp is built for agents who don't want to guess, hope, or "learn the hard way." They want a proven roadmap. When agents build the right foundation from day one, they don't just survive—they separate themselves quickly, serve clients better, and start outperforming the people who've been in the business longer but never built it right.

ACE Agent Accelerator 1: Foundation: Standards, Systems, Communication (**3 Hrs**.) In this session you build the foundation most agents skip: mindset, professionalism, standards, and boundaries that keep you consistent when real life hits. You'll set up the core systems that prevent leads and tasks from slipping through the cracks. Then we sharpen the communication skills that create trust fast—so clients stop "shopping agents" and start following your lead. The goal is simple: operate like a pro from day one and start creating clients for life.

ACE Agent Accelerator 2: Execution: Client Journey, Pricing, Lead Engine (**3 Hrs**.) This session shows you how to run the business end-to-end: from first contact to closing without chaos. You'll learn how to set expectations early, control the emotional temperature of the deal, and stay ahead of deadlines. We'll cover practical pricing strategy and how to discuss value and professional compensation with confidence. Then we build a lead engine you can actually maintain—even part-time—using weekly structure and consistent follow-up.

ACE Agent Accelerator 3: Buyer + Seller Mastery (**3 Hrs**.) This session focuses on the two skill sets that drive your income: buyers and listings. You'll learn how to run consultations that establish leverage, explain the market clearly, and confirm financial readiness without awkwardness. On the seller side, you'll learn how to lead the listing process from the first call through pricing, prep, marketing, and negotiation. We'll also cover working with renters, investor buyers, landlords, and investor sellers so you're not lost when the deal isn't "standard." The goal is confidence in the field, not theory in a notebook.

ACE Agent Accelerator 4: Deal Control: Contracts + Negotiation (**3 Hrs**.) This session is about keeping deals together when things get messy. You'll learn the contract and timeline basics every agent must understand to avoid mistakes, delays, and liability. We'll cover transaction management systems, inspection and appraisal problem-solving, and communication that keeps clients calm and cooperative. Then we go deep on negotiation— persuasion,

leverage, silence, and disarming objections before they show up. You'll leave knowing how to be the calmest person in the deal.

ACE Agent Accelerator 5: Scale: Partners, Money, Clients for Life (**3 Hrs**.) This session turns your business into something that compounds instead of restarting every month. You'll learn how to build and manage a pro network—lenders, title, inspectors, contractors, and more—so your client experience levels up instantly. We'll cover business planning, cash-flow discipline, quarterly tax reality, and KPI tracking so you stop riding the income roller coaster. Then we lock in post-closing systems that generate repeat and referral business for years. The goal is long-term success that gets easier over time, not harder.

And Then There Were 4: A Guide to 4 Financing Options, by Grant Simon
In conjunction with the Consumer Financial Protection Bureau's (cfpb) easier to use mortgage disclosures that clearly layout the terms of a mortgage for a homebuyer, this course is designed to help you understand the '4' choices a consumer has. You'll be able to provide your customers with a step by step guide in the mortgage program selection process. There are many different mortgages that will meet your customer's needs. For the purposes of this course will focus on the 'Big Four'; VA, USDA, FHA and Conventional. The first three are government backed mortgages and last but not least is mortgages that are backed by government sponsored enterprises (GSE).**4 hours CE credit.**

ACE Tokenizing Commercial Real Estate Assets 1:Understanding the basics of Tokenization, by Josh Cadillac
Blockchain technology will affect the world in many ways. One of the main ways it is changing things right now is with the tokenization of real estate. This process is completely changing the standard methods of raising capital the industry has been using for decades. Understanding fractionalized ownership models through tokenization will not just allow an agent to meet current clients' needs but also to help people, that didn't even know they could participate in the market, to become customers. Agents need to know this to offer their customers the options and solutions that may best suit their real estate investment goals. **3 hours CE credit. IN PERSON ONLY**

Assumable Mortgages, by Cynthia DeLuca
When Interest rates are on the rise, buyers get nervous to purchase homes. This is especially the case when they remember times of recent past, when rates could have been obtained at much lower rates. But ae the days of 2.5% interest rates full behind us? This is where an assumable mortgage my enter the picture. In this course questions will be answered like, "Which loans are assumable?", "What is the process?" and "What would a seller or buyer consider this option?" **2 hours CE credit.**

Being the Expert During Divorce by Kristi Nowrouzi
Benefit to Realtors: Understanding obstacles or sales sabotages to be aware of, know some major issues that are often overlooked during the sale, and how to demonstrate value listing out specific tasks as the expert in this field. Great opportunity to learn how to be the listing specialist go-to for divorce attorneys and financial advisor to refer to. **3 hours CE.**

Beyond the Velvet Rope, Working With the World's Affluent, by Neal Oates
Whether you are currently working with affluent clientele or seeking to break into this niche, this course was designed with you in mind. Learn proven strategies to identify, connect with, and exceed the expectations of some of the world's most demanding, knowledgeable, and intimidating clients. Covered topics include buyer/listing presentation best practices, how to build an all-star team that dazzles, and how to turn your clients into your greatest brand ambassadors. Walk away with action steps to implement within hours of learning and move yourself and your real estate career Beyond the Velvet Rope. **3 hours CE credit**

Building Your Real Estate Business, Create Customers for Life, by Josh Cadillac
The first step to running a successful business is figuring out what your customer needs and how best to give it to them. In this class we delve into the mind of who our customers are and what they need. Not just what they think they need but things they don't even realize they need. Successful businesses meet customers' needs better than their competitors. Most agents do not recognize what the customer really wants and for this reason they lose the potential lifelong loyalty, and repeat customers they could be developing. Don't let the opportunity to stand out in your industry and develop a real competitive advantage pass you by. **3 hours CE credit.**

Business Planning for the Current Market, by Kim Bell, Julianna Giordano, Michelle Rojas, Carrie Prieto
While many will agree the current market is picking up, such is not the case for the majority of agents. Those who have listings and who have mastered buyer broker agreements are doing very well. This also includes appraisers,

lenders and inspectors. Those working with buyers are losing out to poor inspection results and canceled contracts. We are seeing a more balanced market in most areas of Florida, with buyers having more choices as inventory has increased steadily over the last few years. Mortgage rates have remained overall steady in the mid 6% range. Home prices are overall stable and not exponentially increasing as they had back in 2020-2022. Longer market times are making pricing and presentations more important now than ever. There is much more emphasis on seller concessions, negotiations, compensation and inspections as buyers regain negotiating power in our current market. We'll talk about:

- Ø How do I get more listings?
- Ø How do I consult with my buyers to compete in a highly competitive market?
- Ø What can I do to insulate myself against wild market swings?
- Ø How do I help buyers successfully navigate financing challenges and negotiate favorable terms?
- Ø How do I position sellers to stand out in a market with high and increasing inventory?
- Ø How can I diversify my skills and income to remain successful regardless of market cycles?

3 hours CE credit.

NEW ACE Business Brokerage Essentials: Mastering the Profitable Niche Most Agents Are Too Afraid to Touch (3 hrs.) by Josh Cadillac
Most real estate agents turn down business sales because they don't know how to value them, or worse - they wing it and screw it up. This course fixes that. You'll learn how to properly calculate what a business is worth using Owner's Discretionary Earnings, identify which opportunities to take on versus refer out, and navigate transactions from listing to closing without getting sued. Business brokerage isn't for everyone, but for agents willing to learn it right, it's a high-dollar niche with way less competition than residential. Stop leaving money on the table or turning away business owners who need your help. Learn to do this the right way. **3 hour CE credit.**

Buyer Broker Agreements, By Kim Bell
This course provides real estate licensees with a comprehensive understanding of Buyer Broker Agreements in light of the National Association of Realtors® (NAR) settlement arising from the Sitzer/Burnett class action litigation. As part of this settlement, Realtors® are required to enter into written buyer representation agreements prior to touring properties or providing broker services to buyers. Participants will examine the legal background and timeline of the NAR settlement, including the mandated practice changes and the prohibition of offers of compensation communicated through the Multiple Listing Service. The course focuses in depth on the requirement for written buyer agreements, outlining when an agreement is required, what activities constitute "working with a buyer," and how touring—including live and virtual tours—is defined. Licensees will learn the specific, required elements that must be included in a compliant Buyer Broker Agreement, including compensation disclosures, negotiability statements, and limitations on compensation sources. Emphasis is placed on risk reduction, clear communication, and consumer transparency Through practical discussion and real-world application, this course equips real estate professionals to confidently explain Buyer Broker Agreements to consumers, establish professional boundaries, build trust, and clearly articulate their value. By the end of the course, participants will be prepared to competently implement buyer representation agreements in compliance with NAR requirements while elevating their professional practice .
4 hours CE credit.

Build Your Business with Extraordinary Customer Service, by Josh Cadillac
If Men are from Mars and Women are from Venus…. where do buyers and sellers come from? As a real estate professional, not only do you deal with people's backgrounds and experience, you deal with some of the idiosyncrasies that come with their generation. All that being said…your business success will be directly proportional to your ability to provide an unprecedented level of customer service. You need to see and address their expectations whether they are aware of them or not. In doing so, this will allow you to separate yourself from the competition. Customers will be forced to take notice and take you as credible and worthy of their business. If you do this well enough customers will think themselves blessed to have found someone as good as you! **2 or 3 hours CE credit.**

ACE Business Building & Time Management: How to Plan, Manage & Advertise a Strong Real Estate Business, by Josh Cadillac, Juan Morales
ACE Business building & Time Management is a course designed to help you to build a strong and flourishing real estate business. Agents will learn how to set their business up for success, how to set systems up to keep them accountable, and how to be more efficient with their time. We will also address goals, how to break those goals down, make them measurable, and how to stay on track when things don't go as projected. Agents will also learn some tricks to excellence in advertising and staying motivated when this business gets them down. This class helps agents

manage themselves and puts them on a path to build a strong and growing real estate business for their future. **2 hours CE credit.**

Business Purchases and Contracts, by Nishad Khan
This course introduces you to the contracts, analysis and tools used when purchasing and selling businesses and multifamily properties. We will discover the differences between real estate and business contracts. Students will learn the different approaches to different types of businesses and how to handle multi-faceted sales that include business and real estate transactions. This class will explore the different types of sales and marketing analysis required when selling various types of business. The class will cover legal, corporate and tax considerations that all agents should be familiar with when handling mixed use transactions. **2 hours CE credit .**

ACE Buyers Agent Bootcamp: How to eliminate deal killing mistakes, be seen as a real estate expert, & Close buyers for life, by Josh Cadillac, Juan Morales
This course will help agents to improve their relationships with buyers, help them to get buyers to commit, and help them avoid being second guessed by their customer. In this class we will focus on techniques to help them to: massively increase their warm leads all without high pressure tactics, be respected and listened to by their customers, as with all ACE courses, the focus will be on best practices to earn customers for life. Stop being disregarded and second guessed by your customers and become an ACE Elite Buyers Agent.
4 hours CE credit.

Closing More Deals with Fewer Leads, by Josh Cadillac
What you didn't know...you didn't know about Real Estate Everywhere you look, you see advertisements by real estate agents about how a buyer or seller should use THEM, because they are the BEST. What makes them the best? In this session, we'll take your career to the next level by connecting with buyers and sellers in a way that they've likely never experienced, and that leaves little doubt in their mind that you really know your stuff! We'll talk about appreciation vs. inflation, rates of return, IS there a time when it's better to rent than buy? We can usually agree that of course we want to turn renters into buyers – this session shows you how to turn buyers into INVESTORS. Our instructor is a veteran in real estate and has experienced the ups, downs, what to dos and what NOT to dos. You'll leave with an edge on the competition without having to take the long way to get there!
2 hours CE credit.

Closer to Closings by Nishad Khan
Last minute closing issues plague real estate professionals, experienced and new, alike. The class is designed to give students a general overview of the closing process, with practical tips and guidance on how to avoid closing meltdowns and mistakes. Students will be equipped with the knowledge necessary to understand the closing process from beginning to end, including how to assist title companies in achieving smoother closings, and how to retain higher levels of customer satisfaction. **4 hours CE credit.**

ACE Co-Brokerage: Taking the B.S. out of Buyer Side Compensation, by Josh Cadillac
The need for buyer agent compensation hasn't gone anywhere but the way we go about presenting it to the customer has changed. In this class agents will learn how to understand anti-trust, how to make the case for their buyer to pay them, and how to get sellers to understand the importance of offering it. Agents will also need to know how to handle the inevitable objections that will arise as well as how to handle compensation with the agent on the other side of the deal. This class is all things compensation related in one place. **2 or 3 hours CE credit**.

Buying vs Renting and Other Millennial Facts, by Grant Simon, Carrie Prieto
50% of the market across the country are first-time home buyers. They are primarily Millennials and have a unique skill set and preconceptions about the home buying process. As home ownership rates have been declining, this course is designed to assist you to gain transactions and help family and friends purchase their first home. Don't get caught unaware of this huge pillar of business. You'll leave this course armed with the "What to Say" and "How to Say it" to reach those Millennial customers and become THE expert for first-time homebuyers. **3 hours CE credit.**

ACE Commercial Acquisitions, by Josh Cadillac
Master the financing and deal structuring knowledge that separates professional commercial agents from amateurs. This intensive 4-hour course teaches you how to calculate NOI and DSCR to pre-qualify deals before wasting time on offers that won't get financed, and provides an in-depth exploration of the commercial lending landscape - from traditional banks and credit unions to CMBS lenders, life insurance companies, SBA programs, Fannie Mae and Freddie Mac multifamily financing, debt funds, and bridge lenders. You'll learn which lender types finance which

property types (and why multifamily gets 80% LTV while hotels struggle to get 65%), how to match your client's deal to the right financing source, and how to build appropriate timelines into contracts based on lender requirements. The course also covers capital stack fundamentals, syndication basics that help you understand how your investor clients are raising money, and how to read sources and uses statements and spot deal killers early in the process. Whether your clients are buying their first small apartment building with an SBA 504 loan or acquiring a $20M office building with CMBS financing, this course gives you the practical knowledge to guide them to the right lender, close more transactions, and build lasting relationships with serious investors who expect their agents to understand how commercial real estate financing actually works. **4 hour CE credit.**

Commercial Real Estate, by Nishad Khan
Successful commercial real estate brokers have a deeper understanding of real estate contracts, sales methods and negotiation tools and tactics. Commercial Real Estate requires a thoughtful, organized process—regardless of project size or type of property being sold. This course offers a deep dive into the crucial early stages of that process. Using different tools, contracts and methods, you will learn how to align your clients' goals with the realities of property and market conditions. We will address municipal objectives and regulations, market and site characteristics, projected financial feasibility and careful considerations involved in contract drafting. **2 hours CE credit .**

Commercial Real Estate Investment, by Cynthia DeLuca and Steve David
Whether it's that duplex around the corner, the standalone CVS Drug store, or the regional shopping center, someone owns them, someone operates them, and someone brokered the deal. To you and me, they are simply "there". This program takes into account why they work, and sometimes why they don't. It all starts with the numbers, whether it's the pro forma, the construction costs, entitlements and zoning, or the operating expenses, necessity of "other" driven attractions. In the case of Lowes and Home Depot they do fine as standalones because they generate their own single purpose need. From there we go into what makes a good deal "good" and then what are the laws and rules regarding commercial tenants. **3 hours CE credit.**

Complete Credit & Credit Repair Guide, By Grant Simon
Credit scores can have a significant impact on your consumer's financial life. Lenders rely on scores extensively in decision making, including the initial decisions of whether to lend and what loan terms to offer, for most types of credit, **including mortgages**. This program provides the real estate professional with a deeper understanding of Credit, Credit Scores and loan level price adjustments. You'll learn what steps your customers need to take in order to achieve better credit scores , or repair existing credit and how to dispute inaccurate information . **3 hours CE credit.**

Comprehensive Riders, By Josh Cadillac, Cynthia DeLuca, Steven David, Julianna Giordano, Carrie Prieto, Nishad Khan, Michelle Rojas, Kristen King-Jaiven
You want your contract to close correct? This course insures you'll know what you're writing, the right form for the right transaction and staying out of court. Buyer wants to obtain financing, and doesn't want to risk their deposit, what forms do you use? In this program you'll learn exactly what you need, how to fill it out, and get the deal closed. It's Sunday, you've got a buyer, and you don't know what to do? Spend a few hours in this program and you'll never doubt your skills again. Riders by definition are attached to something because the "something" didn't cover it. Together we'll insure that you'll know what form to use for every type of transaction you'll be involved with. **3 hours CE credit.**

ACE Introduction to Commercial Real Estate, by Josh Cadillac
Many agents at some point in their career considering working in commercial real estate, but don't really know all the things that make it different. This makes the transition seem difficult and risky. The truth is, there is a lot of differences and things to know. In this class we show agents what the differences are and prepare them for how to handle them. Whether someone is new to real estate and considering starting their career as a commercial agent or a veteran on the residential side looking for a new challenge, this class will give you the information you need to understand commercial real estate, and help you make the smoothest transition if it is the right fit for you. **4 hours CE credit.**

ACE Commercial Contracting, by Josh Cadillac
ACE Commercial Contracting: Understanding the Paperwork that Drives Commercial Deals Commercial real estate is very different in many ways than residential. One of the major differences is in the paperwork used to complete a commercial deal. In this class we will take a close look at the LOI, commercial contract, optional clauses, and the closing process as well as a few extra things you may likely run into from lenders on these deals. Knowing your contract is a key part of gaining the respect and trust of your customers. In this class we show you how to not just

know the ins and outs of this contract but also how to explain it well to your customer. We will prepare you to be the best asset from start to finish in these transactions you can be for your customer. **3 hours CE credit.**

ACE Commercial Contracts LOI's and Leasing: Understanding the Agreements that Drives Commercial Deals, by Josh Cadillac
Commercial real estate is very different in many ways from residential. One of the major differences is in the paperwork used to complete a commercial deal. In this class we will take a close look at the LOI, commercial contract, optional clauses, and the closing process as well as a few extra things you may likely run into from lenders on these deals. Knowing your contract is a key part of gaining the respect and trust of your customers. In this class we show you how to not just know the ins and outs of this contract but also how to explain it well to your customer. We will prepare you to be the best asset from start to finish in these transactions you can be for your customer.
4 hours CE credit.

Commercial Investment Analysis 1: Part 1 Understanding the math that drives investment, by Josh Cadillac
Investors care about the numbers and for many agents the numbers are the very thing that trips them up. In this class we teach agents how to use "the numbers" to make the case for their product, and for themselves as a knowledgeable professional. In this class agents will learn how to do cap rates, TVM (time value of money) calculations, internal rates of return, and net present values with confidence. Agents will leave this class with much greater confidence in their ability to quantify the investment value of their product.
4 hours CE credit.

Commercial Investment Analysis 1 Part 2: Understanding Future Value, Rent Growth, and IRR
by Josh Cadillac
The second part of Commercial investment Analysis 1 picks up right where part 1 leaves off and teaches agents how to predict and value the future. Agents will learn how to create a pro forma and to do TVM (time value of money) calculations, internal rates of return, and net present values with confidence. Agents will leave this class with a much greater understanding of the value of their product over time and the ability to communicate that to their customers.
3 hours CE credit.

ACE Commercial Property Stabilization & Management, by Josh Cadillac
Most agents think commercial property management is passive. Wrong. Professional investors force appreciation through active management, and they need agents who understand how. This course covers value-add strategies, stabilization tactics, property-type-specific management, and handling crises like tenant bankruptcies, property damage, and market downturns. Your agents will learn to identify opportunities, negotiate commercial leases, prioritize capital improvements, and advise investor clients like professionals. Four hours of practical training that builds a lucrative commercial niche. **4 hours CE credit.**

Advanced Commercial Investment Analysis 2: Evaluating assets and the use of debt over time,
by Josh Cadillac
This class builds on the analysis skills taught in Commercial investment Analysis 1 and brings into the equation the use of one of the most powerful tools in real estate: debt. The ability to if and to what extent debt can improve the performance of the investors capital is something every serious real estate professional needs to be able to do. In this class agents will learn everything from cash on cash returns to internal rates of return with debt service and how the tax benefits can affect those returns. **4 hours CE credit**

Commercial Investment Analysis 3: Real Properties & Real problems , by Josh Cadillac
In this class, agents will put together all they've learned from previous sessions to help a customer chose from the available property options for a 1031 exchange. They will provide a full analysis of several different properties, the expected growth, the tax consequences, and benefits to their customer. This class takes the ideas from the previous classes and puts real world consequences on the table in order to show agents how to use their knowledge to close customers for life. **6 hours CE credit**

Ins' And 'Outs' of Successful Contracts By Josh Cadillac, Steven David, Cynthia DeLuca, Julianna Giordano, Nishad Khan, Carrie Prieto, Michelle Rojas, Kristen King-Jaiven
Contracts can be exciting! Learn the real ins and outs from one of the top Brokers in Florida. Complete a contract right at outset, and assure yourself of profitable closings for all concerned. Arms-length, short sale REO, your Instructor does them successfully every day. You will as well! **3 hours CE credit.**

2026-27 WTTP CE solutions courses

Condos, Covenants & CDDs, By Nishad Khan
The purpose of this class is to learn the basic elements to create a condominium, homeowner's association, and community development districts (CDD). Students will learn how these restrictions and equitable servitudes are created and how to deal with them when dealing with real property transactions. **2 hours CE credit**

Confidently Challenge an Appraisal, by Kim Bell
Whether you are prepping for an appraisal appointment, or have it back and the value came in lower than contract, you should be ready to show support of the contract amount. Be proactive and learn an effective method of requesting a Reconsideration of Value by proving that the contract is fully supported by closed, historical, factual data from the subject marketplace. Learn to think like an appraiser, and increase your chances of success when submitting a Reconsideration of Value, or effectively challenging an appraisal. **3 hours CE credit.**

Construction and Property Insurance, by John Tankersley IN PERSON ONLY
This program review the structural elements that affect home insurance. We'll also go over the role of inspections and home maintenance tips that you can share with your customers. Then, we'll take a look at deductible and what a homeowners policy covers. **2 hours CE credit.**

Creating a Service-Driven Property Management Operation, By Steven David, Cynthia DeLuca
Join our instructors as they take you thru the creation and day to day operations of their own property management offices. Learn to create multiple sources of income streams from full property services. This course includes the conceptual and legal aspects, marketing techniques to attract clients, tenant issues, insurance recommendations, accounting requirements, staffing and financial planning. Whether you intend to add property management as a compliment to your brokerage and sales activities, or manage thousands of units as Steve's office does, you'll find solid, real-world ideas from this power-packed course. **3 hours CE credit.**

ACE Creative Financing, by Josh Cadillac
When interest rates get higher the need for creative ways to access the capital necessary to close deals becomes a very important skill set to possess. Learning the tools used by markets similar to ours in the past (like mortgage assumption, wrap around mortgages, seller financing, etc.) will survived and thrived and the new options that exist now will give agents the ability to adapt and dominate in a market most agents are unprepared for.**4 hours CE credit.**

ACE Critical Forms All Agents Now Need to Know, by Josh Cadillac
In a world where agents now do not have the MLS to rely on to secure the offer of compensation from the seller the need to secure, source, and negotiate the compensation has become a very critical issue. The deluge of new forms that have come out to support the new way transactions are being done can be overwhelming and confusing. In this class we will look at all of these new forms and discuss the need for them, how and when to use them and what the best practices are to maximize you clients best interest, and make sure you are paid for the work you've done.
3 hours CE credit

ACE Cryptocurrency in Real Estate: Understanding crypto currency to better serve the modern customer, by Josh Cadillac
Times change and it is important as a real estate professional to stay aware of and adapting to those changes. Crypto currency is here to stay, and with more and more widespread acceptance its presence in real estate transactions will only continue to grow. Learning about how to integrate this into your business is a way to separate yourself from the rest of the pack and set yourself up as an industry expert. **3 hours CE credit**

ACE Dealing with Deal Killers, by Josh Cadillac
Dealing with issues in the real estate transaction can be challenging! Deals die in many ways that are not directly caused by you. How do we set ourselves and our customers up to not have this happen to us? In this class we look at issues specifically with title, appraisal, inspection, mortgage, & other agents that cause deals to die. Agents will learn the tricks to minimize the number of deals you lose when one of these other folks screws your deal up. We teach you how to recover and close deals you already have that would otherwise die. The immediate result is more closed deals and happier customers. **4 hour CE credit.**

Disclose or Not, by Cynthia DeLuca
To Disclose or Not: have you ever questioned what needs to be disclosed, by whom and when? In "To Disclose or Not", we dive into the disclosure requirements of Johnson v. Davis and how it affects all sellers of residential

properties, along with understanding the best way for those disclosures to take place along with how to protect ourselves in the process. **2 hours CE credit.**

ACE Distressed Properties, by Josh Cadillac
Distressed sales are never easy. As the name implies someone is usually in distress. In this class you learn how to work these deals without you becoming the one in distress. While the volume of distressed sales tends to rise and fall with the market, they never really go away. They are not just the traditional foreclosures and short sales most people tend to think of but also divorces, estates, and when the kids want to sell the home to put mom or dad in a home. All of these things require additional skills to handle in a way that makes your deal more likely to close and you are less likely to need medication. **4 hour CE credit.**

Divorce and Real Estate, Nishad Khan
You've no doubt worked with sellers getting divorced. This program explores the idiosyncrasies of this particular scenario and offers guidance for both you and your customer to achieve a successful closing AND reduce your liability**… 2 hours CE Credit**

Doing Good Deeds, By Ned Hale
Joint tenants with rights of survivorship? Tenancy by the entirety? Tenants in Common? Lady Bird Deed? Florida LLC? Out of state LLC? S Corporation? C Corporation? Revocable Living Trust? Florida Land Trust? What else? The manner in which a buyer takes title to real estate in Florida can have an enormous impact on homestead, estate planning, asset protection, privacy, and taxes. In this informative 2 CE hour Zoom class, board certified real estate attorney Ned Hale explains the pros and cons of the most common methods to take title. This class will help you guide your customers to "do a good deed." **2 hours CE credit**

Driving Forces on the RE Market and Opportunities for Buyers & Sellers, By Josh Cadillac
One of the biggest advantages we have as professionals is understanding what most others don't. The market is always talking—it tells us when people are afraid, when they're confident, and when they're confused. Most agents react to the news. I teach you to read the signs before the headlines are written. These forces—interest rates, job creation, inflation, building costs—don't just affect real estate. They are the soil the whole business grows in. When you understand how each one works, you become more than just a salesperson. You become a guide, a strategist, someone your clients rely on not just to close a deal, but to advise them on how to make the right decision. That's what makes you indispensable in this market and in any market. **3 hours CE Credit.**

Errors & Omissions in Real Estate: A guide to Reducing Risk, By John Tankersley **IN PERSON ONLY**
This course deals with identifying high risk situation and reducing risk when making referrals. We'll review the Tenant Selection Form and various property management situations that can present risk. Then we'll cover the difference between 'general liability' and 'E & O' and how each applies to daily real estate activities as well as risk factors related to home insurance. **2 hours CE credit.**

Expanding Your Global Reach, by Neal Oates
Building a strong international real estate business is not easy but it is necessary and possible... for anyone. Never has it been more important than now to prepare to conduct business in a global marketplace. With the right plan and unwavering commitment, you can and will become THE international specialist for the markets or niches you serve. During this event you will learn what international clients are looking for and how to become their real estate professional of choice. **2 hours CE credit**.

Fair Housing & Diversity, By Julianna Giordano, Michelle Rojas, Kim Bell, Robert Paredes
In this basic program—made fun students learn how to reduce liability and will be able to name two laws that cover fair housing as well as list the seven protected groups in the Fair Housing act. They will be able to explain the illegal acts of steering, blockbusting and redlining and also state what answer to give when confronted with a discrimination problem, and ultimately stay out of FREC Jail! **3 hours CE credit.**

Flood Insurance: An Overview for Real Estate Professionals, by John Tankersley **IN PERSON ONLY**
This program dives into flood insurance—what is covered and what isn't. We'll also talk about Managing premiums, and elevation Certificates. This program has a special section for your customers that addresses what to do when buying a home in a Flood zone and why your customer should have Flood Insurance. **2 hour CE credit.**

2026-27 WTTP CE solutions courses

FR/BAR As-Is Contract Overview, by Ned Hale
Need to learn the Florida Realtors/Florida Bar contract but don't want to sit in class for hours and hours? This class is for you. Invest just 2 hours of your time and Board Certified Real Estate Attorney Ned Hale will make you a FR/BAR As-Is contract expert. Ned, who has been teaching the FR/BAR to licensees for 20 years, will explain only the most important aspects of the contract and a few key addenda. You will not be disappointed. Ned, whose teaching motto is, "if a student is bored in a class, then that's the instructor's fault, not the student's," will make sure you are not bored. **2 hours CE credit.**

FR Listing Agreement in 2 Hours by Ned Hale
A listing agreement is more than just another form—it's the foundation of every successful listing transaction. Join this practical, interactive class taught by Board Certified Real Estate Attorney Ned Hale designed specifically for Florida real estate professionals who want to better understand the Florida REALTORS® Exclusive Right of Sale Listing Agreement. Whether you're a new agent building your foundation or a seasoned Realtor looking for a refresher, you'll leave with a clearer, more confident grasp of the document you use on every transaction. Knowledge builds confidence. Confidence wins listings. Invest in your professional development and learn how to make one of your most important contracts work for you and your clients. **2 hours CE credit**

NEW ACE Global Money, Local Deals: The Foreign National Real Estate Practice Most Agents Are Too Scared to Build, by Josh Cadillac
Most agents hear "foreign national buyer" and either run or wing it—leaving serious money on the table. Foreign national transactions close at higher values, generate stronger referrals, and create decades-long client relationships, but they require knowledge most agents don't have: how FIRPTA withholding actually works, which financing programs exist beyond conventional loans, why ownership structure drives tax outcomes, and what questions to ask before problems become deal killers. This course teaches you to recognize when specialists are needed, build the professional team that makes you irreplaceable, and dominate a high-dollar niche with less competition than residential. The complexity is the barrier—and your competitive advantage.**4 hours CE credit.**

Help Your Client Understand Credit, by Kristi Nowrouzi
Clients often start the homebuying conversation with the Realtor. Realtors need to be able to understand the basics of credit and have a powerful overview of what aspects affect approval, what is needed for standard loan approvals, and how to converse with their clients about the basics during their consultation prior to introducing them to a financing expert. **2 hours CE.**

Homestead Exemption, By Nishad Khan
Hear from veteran attorneys Nishad or Michelle about the types of homestead property and what constitutes a Homestead. You'll also learn about the protections to a Homestead from creditors claim and the restrictions on Devise and Joinder. You'll leave this course with an elevated understand of the rights and limitations of survivorship and transfer of tax exemption status and be able to answer a buyer's or seller's questions with confidence! **2 hours CE credit.**

Home Sweet Homestead Exemption: All the Beautiful Benefits, by Ned Hale
"It has been said that "Detroit, and Florida." The Sunshine State's appeal goes far beyond warm weather, white sand beaches, and no state income tax. A Florida homeowner also benefits from the best primary residence law in the country: homestead. In this first of its kind seminar, Board Certified Real Estate Attorney Ned Hale will explain in detail how the homestead tax benefit works, from initial qualification to Save Our Homes to portability. Ned will then explain how a homestead is protected against forced sale by outside creditors, which is a major reason why Florida is a debtor friendly state. "In Florida, your home truly is your castle. The more your customers know about homestead's many benefits, the more likely they are to buy a home from you. **2 hours CE credit.**

How to Sell a Tenant Occupied Property, by Cynthia DeLuca
Selling a tenant-occupied property can be a daunting experience, but it doesn't have to be if you understand the entire process. From the listing agreement to the documents to gather to the sales contract to closing, learning the correct way to sell a tenant-occupied property can lessen your stress and set you on a course for a smooth transaction. Come learn all about that process in this class.**2 hours CE credit**

The Inspection Section, by Nishad Khan
This program takes a close look at the intricacies of the inspection section of the FR/Bar and As-Is contracts. Attorney Nishad Khan reviews the 'gray areas' where real estate professionals need to pay special attention. You'll leave

empowered with a deeper knowledge of 'Working Condition' and 'Cosmetic Conditions' and be better able to help your customers with a smooth home buying process. **3 hours CE credit.**

ACE Investment 1: How Making Money in Real Estate Works *(Investor, Flipping & Income Property Specialist)*, by Josh Cadillac, Juan Morales
Ever wanted to know more about flipping houses, how to work with investors, or how to analyze if a deal is a good one? This nuts and bolts program provides insight into the investment side of the business. You'll learn how to work with investors more often or even invest yourself. This class is dedicated to teaching agents the skills to find and analyze investment property, how to know a good deal when they see it, and the key to presenting it to their investor customers in a way that makes you stand out as a pro. You'll learn what flipping a property entails and the hidden costs your customers need to be cautious of. This class will give you a new skill set to bring in more business, better serve your customer, and equip you to participate in the market as well. **4 hours CE credit.**

ACE Investment 2: Adv Investment-Understanding & Choosing the Right Investment, by Josh Cadillac, Juan Morales
In this class we will discuss the various types of real estate investment that exist from speculative, or opportunity flipping to buy and hold and look at the different risks associated with them and how to mitigate that risk for our customers. We will look at the risks of investing and discuss the best ways to mitigate that risk for our investors. We will even take real properties and learn to do an analysis for our customer (or ourselves) to see how good a deal a property really is. In addition, we will look at real estate as compared to other investment types to give agents the ability to fully explain the benefits of our product to their customers and earn their business. **4 hours CE credit.**

ACE Investment 3: Crunch Time: Crunching numbers with confidence, by Josh Cadillac, Juan Morales
This is the class you take when you are sick and tired of not knowing how the numbers work. If you don't want to worry about customers knowing more than you or "showing you up" then this is where you want to go. Everyone walks out of this class knowing how to calculate Investment returns, cap rates, mortgage payments, mortgage payoffs, returns using leverage, internal rates of returns and much more. Don't spend one more minute wishing you knew more or hoping to become more confident. This class is your solution to truly knowing the product you are selling better than your customers and the vast majority of agents out there as well. **4 hours CE credit.**

ACE Investment 4: Advanced Returns and Projections, by Josh Cadillac, Juan Morales
This program provides hands on guidance and practices at calculating Investment returns, cap rates, mortgage payments & payoffs, returns using leverage and much more. This course empowers the real estate professional with the advanced knowledge to work with today's sophisticated investor. **4 hours CE credit**.

ACE Investment 5: Real World Investment: How to know a good deal when you see it, by Josh Cadillac, Juan Morales
Why does it always sound so easy to invest in classes, but it is so much harder in real life? In this class we will do our best to leave the "ivory tower" and get down and dirty with the investment side of real estate. We will endeavor to look at the risk of cost over runs, permitting issues, liens, vacancy, changing markets, and developing an exit strategy. When things go wrong you need to be prepared. To do so you must have the knowledge to anticipate what can go wrong. Investing in real estate means getting your hands dirty, and while we won't go to any properties we will do our best to make sure you walk out with a little "dirt under your fingernails" **4 hours CE credit**.

ACE Investment 6: Real Deals & Returns, by Josh Cadillac , Juan Morales
This case study driven class puts together all that was learned in the previous ACE classes and helps agents to put into practice all the theory in the real world. We will look at investment properties to calculate their returns, tax benefits, after sale proceeds, and how to help the customer to determine if it is the right time to sell. This class will allow agents to build on and review their knowledge of investment real estate and give them a safe place to practice their skills in these real-life scenarios. The best way to learn is by doing and in this class that is just what we will do. Agents will do the hands-on analysis with the type of information they can readily find just as if they were doing it for their own customer that just walked in the door.**3 hours CE credit.**

ACE Investment 7: The Long and Short of Short vs. Long Term Rentals, by Josh Cadillac, Juan Morales
Vacation rentals have taken the real estate market by storm, and many agents do not know how to help customers to make the best choice when trying to decide if this is how they should use a property. In this class we take a very down to earth look at this. After we learn the terms associated with short term rentals, we turn the focus to figuring out what the financial difference would be between a long- and short-term rental. Once we clearly know what the benefit

is we then discuss the risk and workload difference between the two so our investor can decide, based on all the evidence, which is the best choice for them. This will give you the chance to make a clear and professional case to your customer that builds credibility for you, cements your status as the real estate professional in the room, and brings you that much closer to closing a customer for life. **4 hours CE credit.**

ACE Investment 8 Selecting, Buying, & Operating STR's, by Josh Cadillac
Short-term rentals represent one of the fastest-growing investment opportunities in real estate — and one of the riskiest for agents who don't understand the compliance, financial, and operational complexities that separate successful STR investments from catastrophic mistakes. This course equips agents with the market analysis skills, regulatory knowledge, and platform expertise to become the trusted advisor STR investors can't afford to lose. Agents will learn how to evaluate STR-viable markets using industry data tools, navigate zoning restrictions and HOA traps that kill deals after closing, help clients build realistic financial projections that account for hospitality-level operating costs, and position themselves as the go-to expert in a niche that generates repeat clients and referrals for years. No theory. No fluff. Just the knowledge that protects your clients, protects your license, and builds a specialty practice most agents will never master. **3 hour CE credit.**

ACE Investment 9 Tax Advantages for Real Estate Investment , by Josh Cadillac
Wealthy investors don't pay taxes like everyone else—and your clients don't have to either. This course cuts through the nonsense and teaches you the exact tax strategies sophisticated investors use to defer, reduce, and eliminate capital gains taxes: 1031 exchanges that let clients grow wealth tax-free for decades, cost segregation that generates six-figure deductions overnight, Opportunity Zones with permanent tax benefits, stepped-up basis that wipes out millions in taxes at death, and a handful of lesser-known strategies that can save your clients hundreds of thousands of dollars. You'll learn how to recognize these opportunities, have intelligent conversations with high-net-worth clients, and connect them with the right professionals to execute. This isn't theory—it's the playbook wealthy families have been using for generations. Stop being a transaction coordinator. Become the advisor your clients actually need. 4 hours that will change how you serve investors forever. **4 hour CE credit.**

A RE Pro's Guide to Investor Financing
The demand for **investment property** is at an all-time high. Housing prices are low allowing real estate investors to buy properties at great value. These factors provided for low monthly payments and great returns. **Realtors must be prepared** to work within this pillar, understand the challenges and have solutions for consumers who want to grow their portfolio. In this course we will also discuss underwriting guidelines, cash reserves and interest rates. You'll learn about converting primary residences into investment property. Warning this class has extreme value . **3 hours CE credit. CLASSROOM ONLY.**

2026-27 WTTP CE solutions courses

Riding the Roller Coaster of the Real Estate Market, Know Your Numbers, By Grant Simon
Know Your Numbers is designed for both new and experienced agents. It is a comprehensive look at The Economy, Interest Rates and The Real Estate Market. We cover the latest statistics on Home Price Appreciation and provide graphs and charts to share with your clients This class also includes helpful tips to discussing Monthly Payments and Cash to Close. It is designed to "Turn You Into A Walking talking Real Estate Machine, and help you generate additional transactions in the next 30 to 60 days.**3 hours CE credit.**

ACE Lead Bonanza: Learning to Build and Work your Sphere of Influence, by Josh Cadillac, Juan Morales
This class teaches agents how to get the most out of the single most effective are for agents to grow their business; the people they already know. In this class we teach agents how to get more business from their existing contacts, how to work and manage leads, how to set up systems to make sure customers are followed up with, as well as how to expand their sphere and how to stay motivated when the business gets hard. **2 hours CE credit.**

The Listing Agreement, Nishad Khan, Kristen King Jaiven
This class will cover the components of the a listing agreement and will cover the different types of listing relationships between seller and Broker. We will go through different listing and commission agreements and instruct students on the proper completion of these agreements. This class will cover practical scenarios related to listing agreements and listing relationships. **3 hours CE credit.**

The Long and Short of Rentals, by Cynthia DeLuca
You are interested in renting properties, maybe as an investor, maybe as a property manager. But what type of properties and for how long? With all the buzz around vacation rentals lately, maybe that's the best option for you. Or maybe you should stay with the tried-and-true annual lease option. Knowing the differences between long-term renting and short-term renting is the start of knowing which business decision to make. There is plenty to know, and in the course, we will outline the major differences between the two. **3 hours CE credit**

From Foundations to Mastery: Becoming a Luxury Agent, By Carrie Prieto
Unlock your potential in the luxury real estate market with *From Foundations to Mastery* — a dynamic certification series crafted for professionals ready to work with ultra-high-net-worth clientele. Gain the strategies and tools to elevate your price point, refine your lead generation, and craft a personal brand that earns trust and recognition. Learn to cultivate powerful relationships to connect with affluent clientele, develop fluency in high-end market dynamics and refine your negotiation skills to close elite transactions with confidence, master luxury-specific marketing, and deliver the caliber of service that discerning buyers and sellers expect. This is your blueprint for breaking into — and excelling in — the luxury space.
The programs consists of 2 4-hour modules, each approved for real estate CE. (While it helps, students are NOT required to take the modules in order.)

Managing Distressed Properties: by Josh Cadillac
Properties can find themselves in distress in many ways. Often an investor will buy a property already in a distressed state, or because of the actions of a tenant or an owner a property can become distressed. The ability of a property management company to think along with the investor, anticipate their needs, and have a plan in place to meet those needs is the best and easiest way to help build and grow your portfolio of customers and attract customers that will never work with anyone but you. **3 hours CE credit.**

Mastering the Real Estate Agent's Role in the Appraisal Process, by Kim Bell
The appraisal process can get confusing, and you may have several questions. Some of these questions may include wondering whether you can talk to the appraiser, or meet them at the property for the inspection, more commonly referred to as the observation. Are you allowed to provide the appraiser with sales or anything else? You may also not fully understand what a comparable sale is or why it is important, or who exactly the appraisal is for. Other important information is knowing how to assist the appraiser and your customer by appropriately managing the utilities during an appraisal, or if you should send the contract to the appraiser. You or your customer may wonder if the appraisal really only takes 30 minutes, if you get a copy of the appraisal, or who talks to whom if the value is disagreed upon. You can better serve your clients if you know if an appraisal is an inspection, if the taxable value is the same as the current market value, if the square footage on county records is correct, or the important aspects of FHA appraisals. This class can give you the answers to such questions, among others! **3 hours CE Credit.**

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Master the Contracts, Riders, Addenda and More! by Kim Bell
Contracts are not as easy as they appear! This 3 hour course, facilitated by Kim Bell, a Realtor® and State Certified Real Estate Appraiser (RD3617) for over 20 years, will educate Realtor® members on the fine points of a Purchase and Sale Agreement, and help them improve their contract proficiency exponentially! * Personal Property * Components of Closing * Automatic Extension to Closing * Occupancy Clause and Short Term Rental * Loan Approval Period and Financing * Time Calculations * FIRPTA* Force Majeure * Riders and Addenda **3 hours CE credit.**

Mortgage 101, by Robert Paredes
Obtaining a mortgage can be an overwhelming undertaking for a first-time homeowner. This program provides of the bullet points for the 'big picture' that your customer needs to know. We'll gov over the documents needed to qualify a buyer for a mortgage and which forms to use when completing a mortgage application. We'll do an overview of what 'underwriting' means to them and how their credit score affects their ability to secure a loan. Then, if need you'll be able to list ways a buyer can fix or repair current bad credit. We'll cover resources a buyer can use for Down Payment assistance and the overall flow and process of the loan application. **3 hour CE credit.**

NAR - Code of Ethics By Michelle Rojas, Kim Bell, Julianna Giordano
Three hour workshop on the current Real Estate Professional Code **3 hour Ethics in Business CE requirement.**

ACE Negotiating 1: Negotiating to Close, by Josh Cadillac, Juan Morales
Are you tired of being scared of negotiating? Are you worried that someone on the other side of the table is going to make you look bad because they know how to negotiate better than you? Are you just tired of feeling like you are being taken advantage of by folks that know how to play the game better than you? Maybe you just want to improve in a field where you already excel. Well then it is time to become an ACE Negotiator. This is a no nonsense 4-hour bootcamp on how to fight for your customer and yourself. This is not a "pie in the sky" let's sit around the campfire holding hand negotiating class, but it is the real tricks and tactics pros use to close the deals other people let die. Stop leaving money on the table, and stop leaving yourself and your customer without the best representation you are capable of. Time to become an Ace Negotiator . **4 hours CE credit**.

ACE Negotiating 2—Objection Obliteration: Day to Day Handling Objections in Your Real Estate Business, by Josh Cadillac, Juan Morales
Teaches agents the importance of objections to the customer as they seek to qualify the person they work with. Agents will learn not only why customers use objections but also how to handle them in a way that conveys their true value to the customer. This class is an interactive boot camp where agents are asked to come up with their best responses to common objections and share them before the instructor tells how they would handle the objection. This keeps the class active and forces the agents to think about how to strengthen their dialogue skills for greater customer service. **4 hours CE credit.**

ACE Negotiating 3—Body Language & Advance RE Negotiation, by Josh Cadillac, Juan Morales
In this class we dive into the thing that separates the great negotiators from the rest of the pack. This class will teach agents how to analyze and interpret peoples body language. This will allow them to better negotiate for their customers. Knowing how to "read the person" you are negotiating with gives you critical information to adapt your negotiating style to the person you are speaking to. We will teach agents the skills so they can recognize when they are being deceived or when things they are saying are hurting their customers position with the other side. Negotiation is always one of the top reasons customers give why they hire an agent. In this class we show you what the pros use to take your negotiation skills to the next level and prepare you to be a negotiating force to be reckoned with. **4 hours CE credit.**

Pick Me: A Guide to Rental Applications, by Cynthia DeLuca
When it comes to finding the perfect tenant, a hunch isn't enough. To ensure we get reliable occupants who take great care of our property and pay on time every month, we need more than gut instinct and that's where background checks come in. In this course, we will cover the numerous laws and regulations plus best practices when handling applications for your rental units and ensure you stay out of trouble. **3 hours CE credit**

Preparing & Navigating the Listing Contract, by Kim Bell, Cynthia DeLuca, Julianna Giordano, Carrie Prieto, Nishad Khan, Kristen King-Jaiven
Listing Contracts are an important part of the real estate business. They communicate who is responsible to do what, give a time period for those items to be performed, and guarantee the listing broker to be paid for these services.

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Having all the 'T's crossed and the 'I's dotted can mean the difference of getting paid, and not getting paid. In this program you'll become familiar with various types of listing contracts, the difference between them, and some options to **guarantee compensation** while making your way to the closing table. **3 hours CE Credit**.

ACE Property Management, by Josh Cadillac, Juan Morales
In this class agents will not only learn how to avoid common mistakes but also how to stay compliant with the law, how to handle difficult tenants, how to claim a security deposit legally, what you can and cannot charge a tenant for, and much more. They will learn how to think like an investor and mitigate risk. We will teach agents how to stand out for their knowledge and skill when representing their customers property to build lifelong relationships that lead to return customers and referrals. **4 hours CE credit.**

Real Estate Investing: Good, Bad & Ugly, By Steven David, Cynthia DeLuca
Real estate Investing, until recently produced some of the world's wealthiest people. That still holds true after the recent crash, but the rules may be revised. The old rules worked fine until they took a back seat during the Pre Crash insanity. Through this course we will look at Real Estate investing as a long-term strategy to produce current income and long-term wealth creation. We'll also look at: how do we calculate accurate incomes and cash flows; what makes a "good deal" good; and how much cash is necessary to acquire property to secure financial wealth. **3 hours CE credit**

Real World Negotiating, By Kim Bell, Steven David, Julianna Giordano, Michelle Rojas
In this program, you'll learn that people do things for THEIR reasons, not yours. You'll learn to list first, and act second. You'll leave with cues that will tell you how they process information and the best kind of negotiating strategy that they will respond to. **3 hours CE credit. CLASSROOM ONLY**

A Real Estate Pro's Guide to Possible Roadblocks, by Kristi Nowrouzi
Every closing can have some challenges. This course, taught by Mortgage Expert Kristi Nowrouzi, will help the Realtor with the ability to anticipate possible roadblocks and create solutions to avoid pitfalls during the purchase and financing process. **2 hour CE.**

Renovation Certification Program, by Coach Vince Nepolitan
This program is an industry-focused training and certification program designed to equip real estate professionals with the knowledge, strategies, and confidence to identify opportunities, overcome property challenges, and successfully navigate renovation transactions. This comprehensive program focuses on both the **listing side and buyer side** of real estate, teaching agents how to leverage renovation financing to expand buying power, reposition distressed and outdated properties, overcome inspection and appraisal challenges, and turn properties that others overlook into opportunities. Agents who complete the program gain practical, real-world strategies they can immediately implement to generate more business, serve more clients, and differentiate themselves in an increasingly competitive market. **3 hours CE credit**.

Streamlining Your Property Management Business, by Cynthia DeLuca
With foreclosures and short sales around every corner, it's important to know how to handle each situation. In this session, you'll gain insight into the new consumer of today who wants information immediately and has new ways of finding out what they need to know. You'll be prepared to handle any obstacles that you may come across. You'll hear tips on how to handle owners in a declining market, deal with tenants through the process, and understand solutions to normal day to day operational questions. At the end of this course, you will have a better understanding of these challenges and how to streamline your business as a property manager. **4 hours CE credit.**

The Scoop on Real Estate Teams, by Cynthia DeLuca
Working together as a team might sound like a great idea, but have you thought about all the what if's? What if someone is unhappy and wants to leave the team? What if they don't fit into the culture? Will they adhere to the team advertising guidelines? And should they be employees or independent contractors? In this 2 hour CE class, we will learn "The Scoop on Real Estate Teams". **2 hours CE credit.**

The Social Side of Real Estate, Carrie Prieto
It's safe to say Social Media is here to stay and should be an integral part of every Realtor's business. But many Realtors spend endless hours putting content out without receiving any direct new business from it. Others don't know where to begin. The overall objective of this class is to define the true goal of Social Media, engagement with your customers, and learn how to maximize your efforts while staying in compliance with all FREC rules and

regulations and our Realtor Code of Ethics. This course will cover the basics of understanding who your audience is, how to find them, and how to create engagement through providing valuable information about their concerns and interests. How to keep your customers information safe through best practices and risk management while keeping yourself from becoming a target. **3 hours CE Credit.**

Solar Panels in the Real Estate Transaction, by Cynthia DeLuca, Nishad Khan
Solar panels are growing in popularity. This means that real estate agents will experience them at some point in a transaction and its important for the agent to know how these affect the sale. From understanding the several types of panels, how homeowners purchase or lease these panels and how they can transfer to the new buyer will help them better represent both sellers and buyers in the transaction. In this class, all of these items are covered along with reviewing a sample solar panel lease, understanding the sales contract addenda, and much more. **2 hours CE Credit.**

Tax Liens and Tax Deeds workshop, Nishad Khan
In this workshop we have a lot of fun. We go through the property appraiser sit and I explain how to interpret a property tax bill, the difference between **ad valorem** and **non ad valorem taxes** and how to properly interpret a tax bill. We go through special assessments and exemptions, when and how taxes are paid and who collects them. We also discuss proration of taxes on the Contracts and at closing, how to do calculations and issues that come up during tax prorations. Then we go into the tax collection process and what happens when taxes are not paid. This leads into tax certificates and tax deeds, how to purchase, how to buy certificates, the auction process, how to redeem and then how agents can help their clients who are interested in tax deeds purchase these properties and clean them up. This workshop should give agents a great understanding of interpreting the property taxes on property and how to handle delinquencies. **2 hours CE credit.**

ACE Real Estate Business Taxes: Keep More of What you Earn (Legally), by Josh Cadillac
Most agents overpay on taxes—not because they're breaking rules, but because they don't understand the system well enough to use it strategically. They panic at quarterly deadlines, scramble in April when the bill arrives, and make tax decisions that accidentally sabotage major life goals like qualifying for a mortgage. This class gives you a clear roadmap for handling taxes as a self-employed professional. You'll learn which business structure makes sense for your income level, the deductions most agents miss (and the ones that can bite you later), how to set up a system so quarterly taxes never stress you out, and how to use retirement accounts to cut your tax bill while building wealth. But it's not just about paying less—it's about thinking strategically. Sometimes paying MORE taxes serves your long-term goals. We'll show you how to make those calls based on YOUR situation, not generic advice. You'll walk out with questions to ask your CPA, a system for quarterly payments, and the knowledge to have intelligent conversations about your tax strategy instead of just hoping your accountant gets it right. Note: This course is for educational purposes only. The instructor is not a CPA. Consult your qualified tax advisor before making tax decisions.
4 hour CE credit.

ACE Your Taxes: Real Estate Business Basics, by Josh Cadillac
Most agents leave thousands on the table every year because nobody taught them the fundamentals of running their business. They don't know if their business structure makes sense for their income. They're missing deductions they didn't know existed. And they're making decisions that hurt their ability to qualify for mortgages or major purchases. This class covers the essentials: which business structure (sole proprietor, LLC, S-Corp, or PA) fits your income level, the most commonly missed deductions and which ones can backfire, and how to set up a simple quarterly tax system to avoid panic and penalties. You'll walk out knowing what questions to ask your CPA, what systems to set up, and what moves to make based on where your business is right now. Note: This course is for educational purposes only. The instructor is not a CPA. Consult your qualified tax advisor before making tax decisions. **2 hour CE credit.**

Unlocking the Secrets of Commercial Investment Property Analysis, Purchase and Management, By Steven David & Cynthia DeLuca
What are: 'pass-thrus,' CAM charges, percentage leases, anchor tenants, and IRV? Are the landlord tenant laws different between commercial and residential real estate? These and virtually all of your questions will be addressed in this power-packed 3 hour course written by Steve David, Nationally recognized Real Estate Investor, Chairman of one of the 200 largest Brokerage firms in the United States and a Floridian. In understandable terms, they will take you thru the analysis of investment real estate. This includes determining fair rents, lease terms, cost recovery charges, net operating income, fair asking prices and what makes a good deal "good". You'll learn how to obtain mortgage financing, and what lenders look for in commercial property, including determining Debt Service Coverage ratios, reserves and replacements. You'll also learn about the differences in owning, operating, and Brokering Multi-

family, warehouses and retail. Finally, we'll discuss the strengths and weaknesses of each category of commercial property, including what you might want to own. **3 hours CE credit.**

Vacant Land Contracts: Handling the Real Estate Transaction by Nishad Khan, Kristen King-Jaiven
This course will discuss the nuances of buying or selling vacant land. We will touch on the differences between vacant land and other real property and discuss how to properly prepare a vacant land contract. The class will go into due diligence, construction and other issues related to vacant land property. Whether you are interested in learning about new residential construction or multifamily/commercial construction, this class will teach you all you need to know about vacant land properties. **3 hours CE credit**

VA Bootcamp, by Robert Paredes
Your Veteran customers don't know what they don't know. However, by the end of this course, you will be able to: Explain to a buyer the primary benefits of a VA Loan vs a Conventional Loan, Determine if the customer has the appropriate service requirement and eligibility, Explain to their customer what 'Entitlement' is referring to. Describe the VA funding fee and the various amounts applicable. Briefly explain the Appraisal and the Appraisers Role in the VA loan. Explain Assumability and what it means for a buyer. **2 hours CE.**

ACE Valuation: CMA's, BPO's, & What to expect when you are expecting….a good appraisal, by Josh Cadillac
Everyone seems to have an opinion of what the value of the property is. The buyer has one, the seller has a different one, and then the appraiser comes in and tells us what its "really" worth. As the real estate professional would should understand the valuation process backward and forward as it is one of the most important hurdles in getting our customers what they want. They hired us to do a job and knowing how to think like the appraiser, anticipate them, and best ways to get your appraisals to come in is all part of the skillset we should have. **4 hours CE credit.**

What's Chapter 83 Got To Do With It?
By Cynthia DeLuca
In Florida, we have lots of landlords and lots of tenants. Ensuring we as Real Estate Professionals understand the laws that are associated with those relationships become the foundation for a great property manager. When laws apply to both the property manager and the owner, it's important that the licensee understands the laws and how they'll be stepping in the shoes of the landlord during the management of the property as their agent. Laws change each year, it's critical we stay current on the changes. You'll leave this program with a deeper understanding and knowledge of Chapter 83 and how it affects how YOU do business!! **3 hours CE Credit.**

What is Section 8? A Real Estate Professional's Guide to Understanding Subsidized Housing
By Cynthia DeLuca
In today's suffering economy, many Real Estate Professionals have reluctantly become landlords and have difficulty collecting the rent due to them. Many tenants have circumstances that happen to them that are not always in their control. After several bad experiences, landlords may feel refreshed to know there is an alternative to the stress: subsidized housing. A portion or all of the rent could be paid by HUD, in essence, "guaranteeing" the rent. Having experience with subsidized housing can help you gain landlords and help your job become easier regarding collecting rent. But you need to understand the rules and regulations that come with it.
3 hours CE Credit.

2026-27 WTTP CE solutions courses

The following courses are presented through the Florida Advanced Real Estate School. As such, each program location requires site license fee.

These programs are taught by Julianna Giordano and Michelle Rojas

Branding & Marketing
By the end of this class, Students will be able to create their own Identity within the Industry, while having a clear understanding of the Laws and Rules that must be in place at all junctures. Branding and Market play a quintessential role in Real Estate. In one part, it is how we attract business, in another it is how we market the properties that we are selling. In some cases, it is the very reason why a Property Owner hired you in the first place. **2 hours CE credit**

Industry Overview
By the end of this class, Students should have a clear understanding of what to expect as they venture into the Real Estate Industry. They will also have their Primary MLS Tools activated, along with Key Applications and SEO Primed for Marketing. Everything they need to understand before working with Clients/Customers in the real world.
2 hours CE credit .

Contracts & Forms
By the end of this class, Students will be able to: source the necessary Forms, Addenda and Documents required to present or receive an Offer. How to Fill out the Forms, and how to Monitor the Danger Zones scattered throughout.
2 hours CE credit .

Day to Day Operations
By the end of this class, Students will have a clear understanding of how to Setup their Real Estate Business and what Steps to take to ensure their Success. They will also learn how to structure their Deals and Client-Relationship Management so that they gain, and maintain, their Customer's Confidence in their Competence for years to come.
2 hours CE credit .

Offers, Offers Everywhere!
This course was designed to help Listing Agents best ascertain which Offers to recommend Their Seller accepts, via methodically and systematically sorting through key elements of each one, and breaking them down so that The Seller can make "an Informed Decision" about which one to ultimately accept.
4 hours CE credit.

Stifling Stigma
This course reviews how to research a property's complete history in order to separate fact from fiction; so that You can get it sold! Whether a property is purported to be haunted or purported to be famed... There are ways to verify and clarify so that you can get it sold to the right buyer. **4 hours CE credit.**

Universal Colors of Culture in Real Estate
This course is designed to help Students develop an awareness of the various things that we as Professionals do on a daily basis that might inadvertently offend and ultimately alienate our Clients/Customers/Peers. It will open Agent's eyes to the things that we all do and say, without ever meaning any harm, yet happen to upset others. **2 hours CE credit**

EBBA It's not an 80's Disco Group
For many years, Agents have struggled with whether or not to ask their Buyers to sign an "EXCLUSIVE BUYER'S BROKERAGE AGREEMENT". Nowadays, it is critical that they do! Let's take a deep dive into the Pros and Cons of how to get a Buyer to sign, and why it is Everyone's best interests to do so.
2 hours CE credit.

Rusty Agent Reboot
This course is for real estate professionals who have stepped out of the business for a while and are coming back to a multitude of changes as well as Veteran real estate professionals who like to stay current on changing forms, contracts, etc. It is intended to be a "Hands-on technology workshop" for small groups in order for the instructor to effectively assist agents with Technical Issues. Real estate professionals will leave with all of their key systems activated and synchronized where possible. **We will discuss updates on** protocols, ethics, laws, rules, and

regulations as well as contracts and forms. We will also go over some of the upgrades and changes to the MLS system as well as forms simplicity and real estate professional.com. **7 hours CE Credit.**

Core Law *(additional site licensing fee)*
By the end of this class, Students will have gained clarity on what Laws have been changed recently (regarding Real Estate), and the things they do every day to put their licenses at Risk! **3 hours Core Law credit .**

Business Ethics
By the end of this class, Students will clearly understand the importance of Honoring the National Association of Realtors Code of Ethics, and why it matters to their Peers and Customers alike. They will also learn the differences between Breaking the Law vs Breaking a Rule, and their possible Repercussions. This class is designed to help Members of the National Association of REALTORS® gain a better understanding of how to best serve their Clients/Customers, as well as interacting with their Peers. **3 hours Ethics in Business credit .**

CE/Instructor CE program: The Greatest Showman
This program is approved for BOTH Specialty CE AND Instructor CE. *Students will leave having the confidence in their competence to put on a great presentation (especially if it is for a listing!) plus they will gain more of a Personal awareness while doing so.* Whether you are actively in sales, seeking a Leadership Role, or simply have a fear of Public speaking, everyone needs a little help in this category. This program can add a competitive edge to YOUR real estate business with strategies in Listing Presentations, Time Management, Business Planning, Marketing, Social Media, Technology. **4 hours CE credit & 4 hours Instructor CE credit .**

2026-27 WTTP CE solutions courses

Programs available from Kamlesh Oza, Esq., FACHE

The following is a list of Programs available. Check out the website, https://buyselltitle.law/ for the great student comments!

DUTY TO DISCLOSE, 2 hours CE

Duty to disclose is one of the leading causes of lawsuits against the Realtors® in Florida. We review the duty to disclose doctrine embedded in (1) the residential purchase and sales contract; (2) the listing agreement; (3) Seller's property disclosure-residential, Form SPDR-3, as well as (4) the Florida caselaw (lawsuits). Next, we review the disclosures identified in the FAR/BAR contract: Radon, Permits, Mold, Flood zone, Energy, Lead-based paint, HOA/Community disclosure, Condominium rider and the Milestone Inspection and Structural Integrity Reserve Study disclosure, Property tax disclosure, FIRPTA and Seller disclosure. We also discuss disclosures that are required by law but are not in the Contract: sewer lines, coastal construction control line, sinkholes, subsurface rights and construction recovery fund. This is followed by the discussion of facts and law in *Johnson v. Davis*, the 1985 Supreme Court case that established the duty to disclose. We then talk about the consequences of breaching the duty to disclose by the Realtor® and/or the seller (and they can be quite severe). Several other lawsuits are discussed to illustrate latent v. patent defects, the knowledge requirement, and work done without permit- all being part of the duty to disclose doctrine. Finally, the program provides strategies on how the Realtors® can communicate with the buyer/seller to facilitate disclosure of the defects and protect themselves from liability.

FAR/BAR"AS IS"CONTRACT FOR SALE AND PURCHSE INCLUDING STANDARDS, DEFINITIONS AND RIDERS, 4 hours CE

This is not just another Contracts class! This program reviews, line by line and clause by clause, the Florida Association of Realtors/Florida Bar ("FAR/BAR") "As is" residential contract for purchase and sale, as well as disclosures, riders, and standards to this contract. Yes, it covers every single addendum listed at the end of the contract! Did you know that there are definitions hiding everywhere in the contract? Also, half of the contract is standards. Both definitions and standards are statements of law and serve as the legal foundation of the contract. They are covered in detail. In addition, many Florida lawsuits are discussed to illustrate how the standards, definitions, disclosures, riders, and the FAR/BAR contract clauses are interpreted by the courts and how they affect the parties and the real estate professionals. Isn't it better to learn from other people's mistakes? We put the Realtors® in the shoes of the parties of these lawsuits and discuss what could have been done differently to prevent the lawsuit. Contract is a very powerful legal tool, and this course will make a believer out of you in the power of a contract. Emphasis is on how to avoid Realtor® liability without losing the deal.

COMPENSATION AGREEMENTS, RIDERS, AND MODIFICATIONS, 2 hours CE

This program discusses how and when to use the compensation agreement when the Realtor® is a buyer's broker. We review both compensation agreements, Seller to Buyer's Broker, Form CASB-1 and Seller's Broker to Buyer's Broker, Form CABB-1 (and their modification forms) in detail, noting that as of January 2026, these two forms have been combined into one, Form CASSB-1, Seller or Seller's Broker to Buyer's Broker. Next, we talk about the two methods of compensation. The first method is direct compensation using the rider GG, Seller's Agreement with respect to Buyer's Broker Compensation. The second method is credit, in dollars, percentage, or both, using the rider FF, Credit related to Buyer's Broker Compensation. We review both compensation riders/forms line by line, clause by clause. The buyer's broker learns how to use each of these forms to assure she/he gets paid without incurring antitrust liability.

CYBERFRAUD IN REAL ESTATE INDUSTRY, 3 hours CE

This unique and very popular course combines the basics of internet fraud and law. It starts by explaining types of Cyberfraud and then proceeds to discuss the financial, personal, and professional impact of Cyberfraud, concluding

with the fact that it may not be a matter of if, but when the attendees may be impacted. Next, the discussion shifts to Law. Specifically, federal laws regarding Cyberfraud are highlighted. Importantly, actual examples of Cyberfraud in the form of lawsuits involving well-known companies are shown. Realtors® are taught how to play defense to prevent Cyberfraud in their professional and personal lives. The aim is to avoid cyberfraud liability professionally and to prevent catastrophic situations personally.

THE BUYER-BROKER AGREEMENT, 2 hours CE

The goal for this program is to prepare the Realtors® to comply with the new buyer agent/broker requirements. It begins with a summary of both Burnett and Moehrl class action suits against NAR which led to the requirement of Buyer-Broker Agreement ("BBA"). Next, we talk about the meaning of "working with" a buyer and "touring a home" with/for the buyer, conditions that trigger the use of the BBA. We then discuss three different agreements that can be used by the Realtor: Property Pre-touring Agreement, Showing Agreement and BBA. Next, we analyze each type of agreement line by line, clause by clause. We point out the duties and obligations of the broker as well as the buyer. We explain the legal concepts of indemnification, assignment, and good faith effort. How can the Realtor® make sure that she/he does not receive compensation greater than the amount stated in the BBA is discussed. Finally, we explain how rebates/incentives/concessions from Seller can be addressed without running afoul of the BBA. We also talk about how and when to modify the BBA and the forms used for same**.**

NATIONAL ASSOCIATION OF REALTORS ("NAR"): VERDICT, SETTLEMENT, IMPACT 2 hours CE

This course discusses the two leading cases against NAR, *Burnett* and *Moehrl*, which resulted in the outcome that changed the rules by which the Realtors® operate. It starts with explaining the story of Rhonda Burnett, Plaintiff and what happened to her that prompted her suit. It then describes the key allegations of the lawsuit. The program provides a simple explanation of the antitrust law including a reminder that we have seen it before- in *US v. AT&T* (Bell system break-up), *US v. Microsoft* (bundling of browser in computers), and *US v. Google* (search monopoly). Next, various NAR standards of practice that are singled out by the Plaintiffs are discussed. The actual verdict form is displayed showing the damages of $1,785,310,872. The course then delves in detail into all the practice changes that the NAR settlement calls for. Finally, we discuss the future of the real estate industry from a legal point of view. Topics include Department of Justice ("DOJ") investigations, and several copycat lawsuits.

CHANGES IN FLORIDA CONDOMINIUM LAWS AFTER *SURFSIDE*, 3 hours CE

On June 24, 2021, 40-year-old, 12 stories high Champlain Tower South collapsed in Surfside, Florida killing 98 and destroying 135 units. Since 2022 and every year thereafter, Florida legislature has been revising laws aiming to improve condominium safety. In a nutshell, Surfside is to condo safety what Hurricane Andrew is to construction standards in Florida. This comprehensive program is divided into three parts. Part 1 provides a detailed overview of the new laws as they are revised in 2022, 2023, 2024 and 2025, including three key elements: Milestone Inspections, Structural Integrity Reserve Study ("SIRS") and Reserves. Part 2 discusses the impact of the new laws in four areas: new disclosures, increased special assessments, expanded condominium association duties and terminations of condominiums. Part 3 provides a review of the market response, from the viewpoint of the Realtor® to the condo safety laws including Fannie Mae lender guideline changes, the condominium blacklist, the dynamics of condo listings, sales, and prices as well as the new buyer due diligence recommendations. If you have clients who are buyers or sellers of condominiums, you need this course!

Florida Realtors program:
FLORIDA REALTORS-FLORIDA BAR CONTRACT FOR SALE AND PURCHASE **4 hours of CE credit.**

2026-27 WTTP CE solutions courses

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