



# Graduate, REALTOR® Institute Courses

Each module is 15 hours and may be used for GRI designation and/or CE credit.

**Institute 1 – March 8-9, 2010**

**Residential Construction, Appraisal and Inspection**  
*(This course is also approved by the ND Appraisal Board)*

**Instructor: Rob Leslie**

- Learn how houses are built from the ground up, including structural and mechanical components
- Discover the latest in home construction materials and techniques
- Tips to find and sell home energy-efficiency
- How to locate and screen qualified inspection, appraisal and environmental professionals
- Learn to identify environmental hazards and problems that affect residential real estate transactions
- Symptoms of a "sick house" and where to find the cure
- State mandated and suggested transfer disclosures and testing requirements
- How to spot radon, asbestos and other hazardous materials
- Water and septic system disclosures and inspections
- Federally-mandated lead disclosure requirements and what they mean to consumers and you
- Learn how to read the URAR form and narrative appraisal reports
- FHA and VA construction and appraisal standards
- Steps to take to appeal an appraisal
- The role of home inspectors plus benefits and potential pitfalls of using an inspector
- How to deal with an unfavorable home inspection

**Institute 2 – March 10-11, 2010**

**Investment, Taxation and Financial Planning**

**Instructor: Rolfe Kurtyka**

- Get the latest information on sweeping new tax law changes
- Learn how to use personal investment vehicles including stocks, real estate, mutual funds, money market certificates
- Develop a personalized investment plan
- How to create your own cost management system
- When to utilize planners and personal assistants
- How to prepare a logical, organized financial plan
- Tips to help you take control of your financial future
- Learn how federal tax regulations apply to independent contractors
- Understand the four financial benefits of residential investment real estate
- Learn how to calculate and explain rates of return, cost recovery and capital gains
- Discover techniques to buy and sell single-family dwellings and small apartment buildings for investment purposes
- Other considerations, including valuation and financing options
- Tax considerations when purchasing, owning and selling a primary residence
- Introduction to tax-free exchanges
- Learn ways to save your clients thousands of dollars by increasing their basis and reducing the price

**GRI is the most common designation among those who hold any designations, held by 19% of REALTORS® nationwide, and by 33% of North Dakota REALTORS®!**

Call toll-free 1-888-523-1088 or register online at [www.kpsminnesota.com](http://www.kpsminnesota.com).

**Enroll me now!**

**Institute 1: Residential Construction, Appraisal and Inspection**

H4033 Mon – Tues **Mar 8-9, 2010** Seven Seas, 2611 Old Red Trail, Mandan, ND 800-597-7327

**Institute 2: Investment, Taxation and Financial Planning**

H4009 Wed – Thurs **Mar 10-11, 2010** Seven Seas, 2611 Old Red Trail, Mandan, ND 800-597-7327

**TIME:** 8:30 – 5:00 pm each day

**TUITION:** The tuition for each 15-hour course is \$175. Acceptable payment forms include Visa, MasterCard, Discover, American Express, cash or check payable to Kaplan Professional Schools

**Register online at [www.kpsminnesota.com](http://www.kpsminnesota.com) or mail or fax this form to Kaplan Professional Schools.**

**Phone:** 888-523-1088 **Fax:** 800-373-0199 [registration@kaplan.com](mailto:registration@kaplan.com) 1295 Bandana Blvd, Suite 245 ♦ St. Paul, MN 55108

**Name:** \_\_\_\_\_ **Company:** \_\_\_\_\_

**Home Address:** \_\_\_\_\_

**City/State/Zip** \_\_\_\_\_ **Home Phone:** \_\_\_\_\_

**Email:** \_\_\_\_\_ **Work Phone:** \_\_\_\_\_

Check/money order enclosed, for \$175 per course, payable to Kaplan Professional Schools

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