

# CRITICAL ISSUES WE MUST FACE IN 2015

"This program will inform the students of the enforcement results of CFPB on RESPA, how agents can comply, how agents should recommend closing providers, and legal issues associated with fiduciary duties and the AAR Buyer's Inspection and Seller Response (BINSR) form"



## LEARN ABOUT:

- ENFORCEMENT RESULTS OF CFPB OF RESPA ON BROKERS AND LENDERS
- HOW AGENTS ARE MISHANDLING THE BINSR IN REAL ESTATE TRANSACTIONS
- WHAT IS A WARRANTED VS. A NON-WARRANTED ITEM IN THE BINSR?
- AGENT MISINTERPRETATIONS - FIDUCIARY DUTIES, DUAL LIMITED AGENCY

## PANEL OF EXPERTS

**MARTHA APPEL** - VP and Designated Broker at Coldwell Banker Residential Brokerage. Sits on the AAR Risk Management Committee, Professional Standards and is a panel chairperson on the Arbitration & Ethics Hearing Committee

**HEIDI QUIGLEY-LARKE** - 15 years' experience as Designated Broker supervising up to 550+ REALTORS. 2015 President Southeast Valley Regional Association of Realtors, AZ Association of REALTORS Director, National Association of REALTORS Director.

**DENNIS BROOKSHIRE** - Real Estate Attorney at Hymson Goldstein & Pantiliat, PLLC. He is an AAR Approved CE Instructor and focuses his practice on Dodd-Frank and real estate law

**JEREMY SHORBE** - Arizona Assistant Attorney General and CFPB Expert

**MUST PRE-REGISTER TO TOM DILLER**  
[TOMD@ETA-AZ.COM](mailto:TOMD@ETA-AZ.COM)

### TOM DILLER

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**FEBRUARY 13, 2015**  
9am - 12pm  
\$10 Pre-Paid  
\$25 at the door

**SEVRAR**  
1363 South Vineyard  
Mesa, Arizona 85210

**BREAKFAST WILL  
BE PROVIDED!**

**3 CE CREDITS REAL ESTATE  
LEGAL ISSUES**

**CE CREDITS PROVIDED BY ARIZONA  
ACADEMY OF REAL ESTATE**