



2026 CONTINUING EDUCATION COURSE CATALOG

Programs available
for co-sponsorship with the
Ohio REALTORS®

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Ohio REALTORS®
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HOW TO CO-SPONSOR AN EDUCATIONAL PROGRAM

Ohio REALTORS® works in partnership with the local boards to deliver high-quality educational programming. Review the programs in this course catalog to determine which you'll host at your association in 2026.

Please note there is a minimum of 20 paid attendees for each course that you co-sponsor, so you may want to survey your members to provide assurance of meeting the minimum. This required minimum drops to 15 attendees for designation/certification programs.

Ohio REALTORS receives 100% of the attendee registration fees paid by the first 20 attendees to each program, for the 21st attendee and above Ohio REALTORS and your Local Board/Association will split the attendee registration fee 50/50. The registration rates for each program are listed in the course catalog.

Ohio REALTORS Responsibilities

- Promote your program to all 35,000 + members of Ohio REALTORS
- Develop promotional information and process attendee registrations
- Make arrangements with and pay for the instructor
- Provide all student materials
- Certify the program for continuing education credit
- Issue continuing education certificates to each student, within 30 days following the program
- Upload the course roster to the Ohio Division of Real Estate and Professional Licensing
- Split 50% of registration fees with Local Board/Association after 20 paid registrants

Note: All costs associated with the above are the responsibility of Ohio REALTORS.

Sponsor's Responsibilities

- Provide meeting facility
- Promote the program (Ohio REALTORS will provide promo copy & registration link)
- On-site administration
- Provide necessary audiovisual equipment
- Have a minimum of 20 paid registrants (15 for designation/certification & post-licensure programs)
- After the course, email the following to Ohio REALTORS for processing:
 - Attendance Verification Sign-in Sheet with all requested information including name, license number, postal and email address.

Note: All costs associated with the above are the responsibility of your Local Board/Association.

Questions? Interested in co-sponsoring a program?

Contact Ohio REALTORS Director of Professional Development Garry Moon (moon@ohiorealtors.org; 614-225-6210) at least 10-12 weeks prior to the desired program date.

Ohio REALTORS® reserves the right to adjust or re-assign instructors as needed. Course information may be updated throughout the year to ensure students receive current information.

ON-DEMAND PROGRAMMING

Let us create a course just for you! If you have a particular subject or topic area you are interested in just let us know. The Professional Development Group will work with you to create a specialized program that fits your needs.

Pricing and instructors will be determined based upon factors involved in providing the best quality program to fit your needs.

CORE LAW

AVOIDING LEGAL PITFALLS

Core Law Approved

Attendee Registration Fee: \$59

This 3-hour course includes the latest information on legal issues relevant to today's real estate marketplace. You'll receive an update on the proposed new license law administrative rules, and an overview of common areas for disciplinary action. We'll discuss issues surrounding licensees working together, and hot topics such as the use of surveillance equipment in listings, buyer's photography/videoing, multiple offer issues, and advertising & social media challenges. Additionally, you'll hear about the latest legislative activity and case law impacting your business.

Instructors for this course – Stephen McCoy, Ohio REALTORS Vice President of Legal & Regulatory Affairs; Todd Book, J.D., Ohio REALTORS Vice President of Legal & Legislative Affairs

PROPERTY MANAGEMENT

Core Law Approved

Attendee Registration Fee: \$59

Attendees to this 3-hour course will benefit by obtaining a higher level of competency and professionalism in the business of property management. In addition to providing a legislative update, the program will cover the following -

License Law Requirements for Property Management:

- Property Management Accounts
- Licensure Exemptions
- Agency Forms
- Advertising
- Unlicensed Staff
- Security Deposit Requirements

Fair Housing:

- Tenant Section Criteria
- Criminal History & LEP Policies
- Disability/Reasonable Accommodation
- Assistance Animals

Instructors for this course – Stephen McCoy, J.D., Ohio REALTORS Vice President of Legal & Regulatory Affairs; Todd Book, J.D., Ohio REALTORS Vice President of Legal & Legislative Affairs

CIVIL RIGHTS

BIAS OVERRIDE: OVERCOMING BARRIERS TO FAIR HOUSING

Civil Rights Approved

Attendee Registration Fee: \$59

Overcoming Barriers to Fair Housing helps real estate professionals interrupt stereotypical thinking so they can avoid fair housing pitfalls and provide equal professional service to every customer or client. Participants in this 3-hour course will examine the history of bias in real estate, learn about the mind science of identity, study how implicit bias can result in fair housing violations, and engage in interactive exercises to enhance communication skills and business relationships with clients of all backgrounds.

Learning Objectives:

- Describe the history of bias and discrimination in real estate to understand how neighborhoods became segregated and appreciate the challenges many consumers still face because of their identities.
- Explain how implicit bias may result in violations of Fair Housing laws and industry ethics.
- Identify interventions to prevent implicit bias, identity anxiety, and stereotype threat from influencing behavior so that consumers are treated with equal concern, respect, and fairness.
- Increase personal motivation to confront these phenomena in their business and community.

Instructor for this course – Tiffany Lobertini, ABR, AHWD, C2EX, ePro, GREEN, MRP

CIVIL RIGHTS AND FAIR HOUSING:

HISTORICAL JOURNEY INTO THE RIGHTS OF OWNING A HOME

Civil Rights Approved

Attendee Registration Fee: \$59

This 3-hour course is designed to look at the historical progression that led to the Civil Rights and Fair Housing Movement. It will also discuss NAR's perspective and give perspective on Realtors who lived during and after the Civil Rights and Fair Housing Act laws. It will also focus on modern issues pertaining to Civil Rights and Fair Housing - Facebook, LGBTQ, the subtler uses of discrimination, etc.

Instructor for this course – Katie McCartney, CREM, CRS

FAIR HOUSING FOR EVERYONE

Civil Rights Approved

Attendee Registration Fee: \$59

This 3-hour course covers the history of Equal Rights and how it has progressed into what we have in place today. The class covers several ORCs and what those mean along with a pre-test at the beginning to help attendees understand what we'll be covering and get them in the mindset of Civil Rights and how a REALTOR® should treat everyone they encounter and conduct themselves in their business and personal lives. This class offers a lot of group interaction and case studies to help attendees understand the importance of treating everyone fairly.

Instructor for this course – Sherry Courtney, CEO/Founder of The CE Center

ETHICS

TO BOLDLY GO WHERE NO ETHICS CE CLASS HAS GONE BEFORE...

Ethics Approved

Attendee Registration Fee: \$59

This 3-hour course will dive into the NAR Code of Ethics and Ohio Canons of Ethics and have Realtors convey their experiences and stories on each of the points relating to the NAR Code and Ohio Canons of Ethics.

Instructor for this course – Katie McCartney, CREM, CRS

ETHICS FROM BEGINNING TO TODAY

Ethics Approved

Attendee Registration Fee: \$59

This 3-hour course starts at the beginning of NAR and goes to what we have in place today. We'll cover all Articles of the Code of Ethics and Articles for the Canon of Ethics. Both sections will have case studies for class interactions along with impromptu questions throughout the presentation to keep attendees engaged. The Code of Ethics will go over 3-4 Articles in detail that have been reported as having the most alleged complaints from various Board of REALTORS® around Ohio. These Articles will have related case studies found through Ohio Realtors and/or the National Association of REALTORS®. There is a pre-test to start off the class, designed to get attendees ready for what will be taught and in the mind frame of learning.

Instructor for this course – Sherry Courtney, CEO/Founder of The CE Center

SOCIAL MEDIA ETHICS AND ADVERTISING IN REAL ESTATE

Ethics Approved

Attendee Registration Fee: \$59

This comprehensive 3-hour Ethics course is designed to equip real estate professionals with the knowledge and skills necessary to navigate the complex world of social media and advertising. The course combines essential ethical principles with practical guidelines and legal considerations to ensure that participants can promote their services responsibly and effectively. Through interactive lectures, group discussions, and case studies, attendees will gain a deep understanding of how to maintain integrity and uphold industry standards in their digital marketing efforts.

Instructor for this course – Heather Haase

3-HOUR BROKER MANAGER

BROKERAGE MANAGEMENT: UNDERSTANDING YOUR DUTIES

3-Hour Broker Manager Approved

Attendee Registration Fee: \$65

Per HB 532, 3-hours of education is required for those persons involved in the operation and management of a brokerage to assure they are knowledgeable about their license law obligations as well as other issues involved in running a successful real estate business.

If you are a broker or manager, it is more crucial than ever that you understand your duties in overseeing your brokerage activities. From trust account requirements to oversight of agents and teams, the license law now lays out 14 different areas of responsibility. This 3-hour course will make sure that you have the information you need to stay on the right side of the Division of Real Estate. This course will meet the new continuing education requirement for a separate course on broker responsibility required for principal brokers, managers and associate brokers. Salespeople may take this course as an elective credit.

Instructors for this course – Stephen McCoy, J.D., Ohio REALTORS Vice President of Legal & Regulatory Affairs; Todd Book, J.D., Ohio REALTORS Vice President of Legal & Legislative Affairs

DESIGNATIONS & CERTIFICATIONS

PRICING STRATEGY ADVISOR (PSA) 1-Day Certification Course

Attendee Registration Fee: \$130

Determining property values depends more than ever on professional expertise and competence, the best use of technology, and approaching the pricing assignment from various perspectives. Enhance your skills in pricing properties, creating CMAs, working with appraisers, and guiding clients through the anxieties and misperceptions they often have about home values with the PSA certification.

In this one-day course, attendees will learn how to select appropriate comparables and make accurate adjustments, guide sellers and buyers through the details of CMAs and the underlying pricing principles that inform them, and interact effectively with appraisers.

Instructors for this course – Brooke Yussim, ABR, CRS, GRI, PSA, SFR, e-PRO, SRES; Dee Young, CRS, GRI, ABR, e-PRO, MRP, PSA; Joyce Willson, ABR, CRB, CRS, GRI, MRP, RENE, SRES

AT HOME WITH DIVERSITY (AHWD) 1-Day Certification Course

Attendee Registration Fee: \$99

At Home With Diversity (AHWD) is an educational experience designed to present a picture of the changing face of the real estate industry. More importantly, the class teaches REALTORS® how to work effectively with—and within—a rapidly changing multicultural market. Diversifying your clientele means learning the practical skills and tools to expand business and effectively service all cultural groups. The course teaches you to transact business in culturally competent ways.

The At Home with Diversity Course teaches REALTORS® how to:

- Assess and understand attributes of diversity in local markets and their impact on real estate.

- Understand basic competencies to earn the confidence of potential buyers and sellers, regardless of race, ethnicity, religion, gender, disabilities, familial status, or national origin.
- Build a business plan that minimizes risk and successfully services all types of clients.

Instructor for this course – Tiffany Lobertini, ABR, AHWD, C2EX, ePro, GREEN, MRP; Joyce Willson, ABR, CRB, CRS, E-PRO, GRI, MRP, RENE, SRES

SENIORS REAL ESTATE SPECIALIST (SRES) 2-Day Designation Course

Attendee Registration Fee: \$295

A generation of opportunity. Right at your fingertips.

Discover the advantages of NAR's Seniors Real Estate Specialist® designation.

Build your real estate business with specialized knowledge of the wants, needs and expectations of home buyers and sellers aged 50+. The SRES Designation Course helps real estate professionals develop the business-building skills and resources for specialization in the 50+ real estate market by expanding knowledge of how life stages impact real estate choices, connecting to a network of resources, and fostering empathy with clients and customers.

By earning the SRES® designation, REALTORS® are prepared to approach mature clients with the best options and information for them to make life-changing decisions.

Instructors for this course – Brooke Yussim, ABR, CRS, GRI, PSA, SFR, e-PRO, SRES; Joyce Willson, ABR, CRB, CRS, E-PRO, GRI, MRP, RENE, SRES

ACCREDITED BUYER'S REPRESENTATIVE (ABR) 2-Day Designation Course

Attendee Registration Fee: \$295

The Accredited Buyer's Representative (ABR®) designation is the benchmark of excellence in buyer representation.

What are Accredited Buyer's Representatives' key to success? They know that you can't count on the market—you have to count on your skills. ABR® education provides the expertise you need for an edge in serving today's home buyers.

Course Goals:

- Understand and demonstrate your value to today's buyer.
- Acquire the skills and resources to succeed as a buyer's agent in a dynamic real estate market.
- Help buyers find the right property at the right terms and price in both buyer's and seller's markets.

Not only do ABR® designees earn more, but member benefits such as publications, marketing tools, a referral network and other resources, help them maintain that edge. You'll learn methods, tools, and techniques to provide the support and services that buyers want.

Instructors for this course – Brooke Yussim, ABR, CRS, GRI, PSA, SFR, e-PRO, SRES; Tiffany Lobertini, ABR, AHWD, C2EX, ePro, GREEN, MRP

SELLER REPRESENTATIVE SPECIALIST (SRS) 2-Day Designation Course

Attendee Registration Fee: \$295

Reinvent the way you represent sellers! Whether you are new to the industry or a seasoned veteran, the SRS Course will redefine your 'normal' and reinvent the way you represent sellers. Come learn tips and tools that will equip you to list in today's marketplace.

Attendees will learn to:

- Increase listings and grow your business;
- Demonstrate and communicate your value package;
- Understand and apply the Code of Ethics & Standards of Practice;
- Understand and comply with state license laws;
- Understand and apply methods, tools and techniques to provide support and services that sellers want and need.

Instructor for this course – Brooke Yussim, ABR, CRS, GRI, PSA, SFR, e-PRO, SRES; Joyce Willson, ABR, CRB, CRS, E-PRO, GRI, MRP, RENE, SRES

REAL ESTATE NEGOTIATION EXPERT (RENE) 2-Day Certification Course

Attendee Registration Fee: \$295

The RENE certification is designed to elevate and enhance negotiating skills so that today's real estate professionals can play the game to win.

Attendees will learn to:

- Craft a strategy for negotiation and learn when and how to negotiate;
- Adjust your communication style to achieve optimum results with any party in the transaction;
- Negotiate effectively face-to-face, on the phone or through email and other media.

The course examines all types of negotiation formats and methods. A full spectrum of tips, tools, techniques, and advantages will be provided so that negotiators can provide effective results for their client.

The second day of the course focuses on real-world field scenarios to help negotiators apply the power tools, techniques and tactics learned on day one. Understanding the tactics and techniques is one thing but learning how to recognize them being done and using them effectively requires practice. These field scenarios provide the foundational experience and practice negotiators need to master so they can effectively advocate for their client.

Instructor for this course – Joyce Willson, ABR, CRB, CRS, E-PRO, GRI, MRP, RENE, SRES

MILITARY RELOCATION PROFESSIONAL (MRP) CERTIFICATION

Attendee Registration Fee: \$130

When military staff and their families relocate, the services of a real estate professional who understands their needs and timetables makes the transfer easier, faster, and less stressful. The Military Relocation Professional (MRP) certification course teaches you about working with current and former military service members to find the housing solutions that best suit their needs and take full advantage of military benefits and support.

Learn how to provide the real estate services—at any stage in the service member's military career—that meets the needs of this niche market and win future referrals. Hone in your knowledge and skills for working with active duty military buyers and sellers, as well as veterans with the NAR's Military Relocation Professional Certification.

REALTORS® who earn the MRP certification learn how to serve the needs of those who serve our country.

Instructors for this course – Tiffany Lobertini, ABR, AHWD, C2EX, ePro, GREEN, MRP; Joyce Willson, ABR, CRB, CRS, E-PRO, GRI, MRP, RENE, SRES

ELECTIVE

DEAL OR NO DEAL: THE TOP 8 ISSUES THAT CAN DERAIL A TRANSACTION

Attendee Registration Fee: \$45

In this 2-hour course, we'll dive into the eight most common, and sometimes costly, deal killers in residential real estate. Learn how to spot red flags early, manage client expectations, and handle setbacks like low appraisals, title issues, financing fallout, and more. Walk away with real-world strategies to protect your closings and your reputation. Whether you're a new agent or a seasoned pro, this class will boost your confidence and your contract-to-close success.

Instructor for this course – Brooke Yussim, ABR, CRS, GRI, PSA, SFR, e-PRO, SRES

THE POWER OF PREVENTION: PROACTIVE RISK MANAGEMENT IN REAL ESTATE

Attendee Registration Fee: \$45

In this 2-hour course, we'll explore various types of risks in selling real estate, with a focus on reducing exposure to errors and shaping effective business strategies. Learn how to enhance your professional credibility among peers and clients through proactive issue management. Strengthen your ability to navigate and mitigate uncertainties in the ever-evolving real estate landscape.

Instructor for this course – Brooke Yussim, ABR, CRS, GRI, PSA, SFR, e-PRO, SRES

E & O INSURANCE IS NOT BUBBLE WRAP

Attendee Registration Fee: \$45

This 2-hour interactive course delves into the misconceptions surrounding Errors & Omissions insurance, highlighting the gaps that can leave agents vulnerable. Includes real-world case studies and risk scenarios agents face every day, and offers practical guidance that agents can apply immediately

Course Highlights:

- Demystifying E & O Coverage: Understanding what is and isn't covered.
- Real-World Case Studies: Analyzing scenarios where agents faced unexpected liabilities.
- Proactive Risk Management: Strategies to safeguard one's license and reputation.
- Interactive Role Playing

Instructor for this course – Carol Sommer, SRES, ASP

SMART GROWTH IN THE 21st CENTURY

Attendee Registration Fee: \$59

A community functions best with homes for all incomes, jobs, schools, open space, desirable destinations and services, and different ways to reach them—by foot, bicycle, public transit, or car.

In this 3-hour program you will learn:

- State-of-the-art community planning concepts that you can apply.
- How to get your community to live up to its potential.
- What is needed to make your community a better place to live and do business.
- The value and benefits of smart growth neighborhoods to homebuyers and communities.
- How you can help make smart growth possible.

Instructor for this course – Nate Johnson, ABR, CIPS, CRS GRI, SRES

PUTTING REALTOR® SAFETY FIRST: SAFETY STRATEGIES FOR THE MODERN REALTOR®

Attendee Registration Fee: \$59

The goal of this course is to instill safety awareness and habits as second nature so that real estate professionals—as well as their clients and customers—know how to avert or respond to dangerous situations and avoid harm as they practice their profession.

- Motivate real estate professionals to realize their exposure to risks.
- Follow safety best practices when showing property, conducting an open house, working in the office, and driving alone or with clients or customers.
- Learn how to quickly assess a potentially dangerous situation and take appropriate action.
- Safeguard your own and your clients' personal data, as well as practice prudent use of social media and mobile phone technology.
- Encourage agents and employees to follow safety best practices and company safety policies.

Instructor for this course – Shannon Crutchfield, Principal Broker

REAL ESTATE KICKSTART

Attendee Registration Fee: \$59

Each Designed to be the bridge between the formal training needed to pass the state license exam and the overwhelming and immediate introduction to the practice of real estate, this 3-hour program also affords more seasoned REALTORS® a refresher in owning and operating a small business. Instructor Carol Sommer is the Director of Education and Training at Real Estate Technology Partners - her primary function is to train new and seasoned agents to a higher standard of practice in real estate.

Instructor for this course – Carol Sommer, SRES, ASP

CONSTRUCTION FUNDAMENTALS & HOME INSPECTION 101

Attendee Registration: \$45

Taught by an ASHI Certified Home Inspector, this 2-hour course has been specially designed for real estate agents who want to better serve their clients by understanding not only construction fundamentals but also the home inspection process. With the right knowledge and skills, you can interpret home inspection reports, identify potential problems that could require repairs and help your clients make more informed purchasing decisions. This course is a great way to add value to your services and help set you apart from other agents.

Instructor for this course – James Jones, Certified Master Residential and Commercial Inspector

SELF-DEFENSE...FOR REAL ESTATE AGENTS

Attendee Registration: \$30

This 1-hour course teaches real estate agents how to put habits, tactics, and hardware between themselves and the criminal. This dramatically reduces their odds of becoming a victim of crime. It is a powerful educational experience that combines audience participation, demonstration, and crime prevention tips to accelerate learning and increase retention. Agents learn how to be safe when conducting normal business activities such as showing houses and holding open houses.

Instructor for this course – Chris Sheffield, President, Mugger Slugger Defense Concepts

THE ROLE OF REAL ESTATE IN LOCAL GOVERNMENT

Attendee Registration Fee: \$45

Real estate is beginning to take on many roles as communities change their approach to navigating their growing communities. Local officials are beginning to understand how they can affect change within their communities by controlling certain parcels of land, the laws by which these parcels are governed, and the role of public property in the quality of life of their residents. So as the roles change, how can REALTORS® assist their communities? The short answer is to get involved in local government.

In this 2-hour program you will learn:

- How to navigate local government with elected officials
- Why it is important for REALTORS® to be involved in the legislative process
- The Basics of the Ohio REALTORS® Political Action Committee (RPAC)
- REALTOR® Party Programs and their successes
- How to get involved

Instructor for this course – Veronica Cardello, MPAP, AHWD, C2EX

BUSINESS PLANNING AND TIME MANAGEMENT

Attendee Registration Fee: \$45

This 2-hour program will help real estate agents to work “on their business” not just in their business. The first priority is to have a business plan and then add the Time Management Element. This helpful presentation will address the following:

- Discussion of the Seven Basic Elements of a Good Business Plan
- How To Construct Your Individual Plan
- Time Management, Time Blocking
- Who’s Stealing Your Time? Dealing With Distractions and How To Say No And Mean It

Instructor for this course – Carol Sommer, SRES, ASP

BETTER GAUGE TECHNOLOGY EFFECTIVENESS

Attendee Registration Fee: \$45

What can technology do today? A better question should be what can technology NOT do for us today? How do we evaluate the effectiveness of technology for our business? Will these wonders that are marketed to help an agent really benefit our business? In this 2-hour program we will explore how to look at technology and evaluate it for what we need it to do.

Instructor for this course – Katie McCartney, CREM, CRS

POWER OF VIDEO

Attendee Registration Fee: \$45

This 2-hour course will focus on the marketing trend of video. We’ll go over how the real estate agent can use video to market the properties, themselves, and educate the public. The program will demonstrate the readily available tools needed to do video and implement a training group of colleagues to encourage the creation and use of video.

Instructor for this course – Katie McCartney, CREM, CRS

LICENSEE CONTINUING EDUCATION REQUIREMENTS

Licensees can view their current education hours on the Ohio Division of Real Estates web site by visiting this link: <https://elicense3.com.ohio.gov/>. They can bank up to 10-hours of required continuing education credit now for their next reporting period with the exclusion of ethics, core law and civil rights. Each of these 3-hour courses must be taken within the three-year reporting period.

Continuing Education courses are composed of:

Salespeople

3 hours CIVIL RIGHTS
3 hours CORE LAW
3 hours ETHICS
21 hours approved courses of their choice

Brokers

3 hours CIVIL RIGHTS
3 hours CORE LAW
3 hours ETHICS
3 hours BROKER MANAGER
18 hours approved courses of their choice

Licensees must submit proof of completion to:

The Ohio Division of Real Estate, 77 South High Street, 20th Floor, Columbus, Ohio 43215-6133, (614) 466-4100, <https://www.com.ohio.gov/real/>.

For additional information on continuing education requirements, licensing information or for the most complete information on educational offerings, please visit the education section of our website at www.ohiorealtors.org.



Licensees can also go to the [Online Real Estate/Appraisal CE page](#) of the Ohio REALTORS website to take advantage of online NAR designation offerings including ABR, ABR electives, the SRES, SRS, SFR, MRP, e-PRO certification or a number of other on-line partners with hundreds of hours available for appraisal and real estate continuing education credit.

AMERICANS WITH DISABILITIES ACT (ADA)

Under Title III of the Americans with Disabilities Act (ADA), you are required to provide equal access and services to disabled individuals in the most integrated setting possible. You'll want to be sure that the facility you select is in compliance with the ADA requirements.

In keeping with the ADA, we include language on course promotional flyers for individuals to indicate any disabilities which may require special accommodations. Should it be necessary to provide any special auxiliary aids or services, Ohio REALTORS will reimburse your organization 50 percent of all reasonable costs associated with providing such aid or service.

To view a NAR Americans with Disabilities Act Resource Guide visit this link:
<https://www.ohiorealtors.org/upl/media/adacompliancekit.pdf>.

REAL ESTATE SETTLEMENT SERVICE PROCEDURES ACT (RESPA)

Any local Board seeking sponsors for an educational program must notify Ohio REALTORS to assure that such sponsorship does not violate RESPA (the Real Estate Settlement Service Procedures Act). RESPA does permit settlement service providers (i.e., title companies, lenders) to engage in normal promotional and educational activities as long as they are not conditioned on the referral of business and do not involve defraying of expenses that otherwise would be incurred by persons in a position to refer settlement services or business incident thereto. This means that REALTORS attending the CE course cannot be required to refer business to the sponsoring entity. Payment by the sponsor cannot be conditioned or based upon whether such referrals are received and/or the number of leads the sponsor receives from attendees at the program.

Moreover, the expense that a REALTOR attending the course would otherwise bear (i.e., the registration fee) cannot be defrayed by the sponsor. If the cost of the course is underwritten by the lender/title company so that the REALTOR is paying a reduced fee or getting the class for free, such sponsorship could be interpreted as the lender/title company providing something of value to the REALTOR in violation of RESPA. Examples of marketing opportunities that can be offered to sponsors could include providing refreshments or a continental breakfast, posting the sponsor's signage at the course, and advertising in course materials/ promotions.