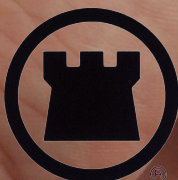




## SFR Certification Core Course: Short Sales & Foreclosures - What Real Estate Professionals Need to Know

Refreshments provided by  
SMDRA Affiliate Member  
**Gina Voshel**  
*Chicago Title of Colorado*



**Saturday**  
**April 7, 2012**  
**8:30am to 5pm at SMDRA**

Instructor  
**Mickey Sanders**

**\$89 SMDRA / \$99 All Others**  
**7 hrs CE**

### Don't Go It Alone — Choose SFR

Designed for real estate professionals at all experience levels, the NAR Short Sales and Foreclosure Resource certification, or SFR for short, gives you a road map for understanding how to:

- Counsel sellers facing foreclosure
- Qualify sellers for short sales
- Develop a short-sale package
- Negotiate with lenders
- Tap into buyer demand
- Safeguard your commission
- Limit risk
- Protect buyers

As many agents can attest, your ability to close short sales and foreclosures depends in part on your confidence in seeing these transactions through. Begin building your confidence today with SFR!

For many real estate professionals, short sales and foreclosures represent the new "traditional" real estate transaction. Knowing how to maneuver the complexities of short sales as well as how to identify the distinct real estate opportunities in foreclosure are not merely good skills to have in today's market - they are critical.

This course helps students evaluate all available options for distressed homeowners and identify the components of an effective short-sale package. This course looks at how real estate professionals can counsel buyer-clients in the purchase of foreclosure properties. And as a practical resource, this course shows students how consumers can avoid foreclosure in the future.

Counts as core course for NAR's Newest Certification – SFR Certification – Short Sales & Foreclosure Resource Certification (no ongoing dues for this certification.) For more information on obtaining this certification – [www.realtorSFR.org](http://www.realtorSFR.org). This class also counts as one REBAC elective course to be applied towards the ABR® designation.

