



Lehigh Valley Association  
of REALTORS®  
*in cooperation with*  
**PENNSYLVANIA**  
REALTORS® Institute  
*presents*

# Flips, Fraud and Foreclosures

An inexperienced - or even experienced - agent or appraiser can be pulled into a bad transaction. The crooks are smart and they change their scams every day. This course will help REALTORS® spot fraudulent activity before they are entangled in a mess and avoid participating in a fraudulent transaction that could cost them their license. Students will learn the details of flips, frauds, and foreclosures:

- \* What are the differences between legitimate and illegitimate flips
- \* How fraud involves predatory lending
- \* Causes and time frames of foreclosures
- \* The valuation process on foreclosed properties

**Monday**  
**November 2, 2009**  
Registration 8:00 am  
Session 8:30 am - 12:00 pm  
**Instructor-Melanie McLane**  
\$45.00 Members  
\$55.00 Non-Members

**Location**  
  
LVAR  
10 South Commerce Way  
Bethlehem, PA

Approved for 3.5 Hours CE Credit by the PA Real Estate Commission

\* Students must attend the entire class. Offered by the Pennsylvania REALTORS® Institute, which is solely responsible for course administration\*

**Space is limited! To ensure your seat, register early.**

**Walk-ins will be accepted on a space available basis at a tuition of \$55 Member, \$65 Non-Member**

**To register log onto the IMS system or mail registration form along with payment to LVAR**

**Reservation Deadline is 10/29/09 - In the event of Registration Cancellation, a \$20 fee will be charged. Refunds minus the \$20 cancellation fee will be made provided the notice of cancellation is received at least 4 calendar days prior to the course**

LVAR reserves the right to cancel due to insufficient registrations or inclement weather.

# Lehigh Valley Association of REALTORS®

## Flips, Fraud and Foreclosure

### Registration

Name \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State/Zip \_\_\_\_\_

Phone \_\_\_\_\_

MEMBER

Non-Member

Registration: 8:00 am      Session 8:30 am - 12:00 pm      Monday, November 2, 2009

Register & pay online at <https://ims.lvar.org>

Log into the IMS and then click on register for events and follow prompts

OR

Mail this panel along with your check or money order to

LVAR at P.O Box 20487, Lehigh Valley, PA 18002

Payment must be received prior to class session

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