

**CRAM  
SESSION**

**EARN ALL 12  
CONTINUING EDUCATION  
(CE) CREDITS IN ONE DAY**

**6 Core Credits and  
6 Ethics Credits  
Course # C20200543**

**Friday, March 24, 2017  
OR  
Monday, April 24, 2017**

**8:30am-9:00 pm\*  
(lunch break 2:30-3pm)  
\*must attend entire day  
to receive credit**

**REGISTER AT:  
PCBOR.COM**

**\$149 Members only  
Limited to 25 Students**

**Passaic County Board of  
REALTORS  
204 Berdan Avenue  
Wayne, NJ 07470**

**Phone: 973-305-1100  
Fax: 973-305-1611  
E-mail: info@pcbor.com**

**The Ethical Agent:  
Understanding Agency, Fair Housing and Ethics**

**Instructed by:  
Betty Abbracciamento and Diana Bustamante**

**COURSE DESCRIPTION:**

This continuing education course provide a thorough review of ethics in real estate intended to give the license a more complete understanding of a professional business practices. This course presents a refresher on agency relationships and disclosure obligations, as well as fair housing and discrimination. It also examines various laws, thus giving context and prospective on ethical behavior. This course presents a thorough look at the Code of Ethics and Standards of Practice of the National Association of REALTORS® and its dispute resolution process. Finally, it provides insight into applying ethical behavior to all manners of business activities and communication, including social media.

**Course Learning Objectives:**

- Define Ethics
- Discuss the Origins of federal anti-trust laws
- Describe how to recognize and avoid specific antitrust violations
- Cite penalties for violating antitrust laws
- Describe what constitutes an illegal kickback
- Explain the requirements for disclosing affiliate business relationships
- Recall Laws that protect consumers from unwanted solicitation
- Describe requirements for protecting the financial and personal information of consumers
- Understand the basic duties that any agent owes his or her clients
- Describe how an agency relationship is formed
- Explain the levels of authority an agent may have
- Discuss how fair housing laws have evolved
- Recall to federal laws addressing fair housing and anti-discrimination
- Recognize how to identify example of discrimination
- Identify the implications of violating fair housing mandates
- Understand your duties and responsibilities to treat all of your clients fairly and equally under the law
- Describe the impact of HUD's Affirmatively Furthering Fair Housing regulation
- Identify behaviors and practices that are addressed in the NAR Code of Ethics
- Describe REALTORS® duties to clients, customers, the public, and other REALTORS®
- Recall the process and methods of dispute resolution
- Describe the impact of social media on the real estate industry
- Apply provisions of the NAR Code of Ethics to social media issues

**Please contact us if you have a special need or disability that requires accommodation  
973-305-1100**