



Education Course Booklet // 2025
NMAR Education Program



Welcome to the 2025 Education Course booklet

We are so excited for our 2025 education year, we hope you are too! Your Professional Development Committee has been hard at work researching nationally known speakers, local instructors, and constantly putting your feedback in the forefront of conversation during the committee meetings. Your feedback is uber valuable throughout the year. So, please, respond when you receive that email.

As there are some changes that are going to happen in 2025 we are asking that everyone pay close attention to your course registrations this year as there will be plenty of new changes, variance of schedules, and limited spots in virtual and in-person registration.

If you want to have a successful year. These are my top tips for professional development.

- **Pay attention to how many CE's are being offered.** We have classes that are 1.5 CEs, 3 CEs, and 4 CEs long.
- **Pay attention to In-Person and Virtual Registration numbers.**
- **Catalogue your confirmation emails!** Your confirmation emails provides you the date, time. links

to classroom rules, Education Resources page, and a way to cancel your class registration.

- **The virtual classroom will have limited seating in 2025 for certain classes.**
- **Don't get caught with No Call/No Show fees:** Both registrations, in-person and virtual, will have a No Call/No Show fee assessed to anyone who registers and doesn't attend. Medical/Family emergencies are exempt from this fee.

We can't wait to assist you on your professional development journey. The NMAR Staff is always available to help if you need help with registering or have any questions There are plenty of different topics being discussed this year.

Jayne Yatchak
Professional Development Director





Professional Development Committee

Chair- Melissa Libby
Vice-Chair: Adrianna Douglas
Board Rep: Doryce Hawkins

- Nan Wise
- Kristen Hansen
- Sandy Johnson
- Jacqueline Hoff
- Joni McKienan
- April Todd
- Doryce Hawkins
- Adrianna Douglas
- Alan Habel
- Shannon Herrmann
- Sarah Meehan
- Khrysta Turk
- Melissa Libby
- Bessi Wallin
- Rachel Fedor
- Jeff Voigt
- Anna Kolic

DIRECTORY

- 4** Spring Courses
- 8** Spring Course Instructors
- 9** Fall Courses
- 12** Fall Course Instructors
- 13** Registration & Attending
- 14** FAQ
- 15** Sponsoring Affiliates
- 16** 2025 Course Schedule One Pager



Spring Courses

January 22nd

9:00am-12:00pm

In-Person Only

Credits: 3 CEs

The Fairing Housing Act: Where it Started & How it is Going

Instructor Trista Curzydlo: Fulfills Fair Housing Requirement

Every sector of the real estate industry has significantly changed since the adoption of the Fair Housing Act over 50 years ago. This course follows the history of the Act, formal amendments that have added additional protected basis, interpretations and guidance from HUD and the Department of Justice on how the Act will be enforced and how real estate professionals have changed their practices as well as changes that need to be implemented moving forward. Examining how new technologies have changed the way real estate licensees advertise and how regulatory bodies enforce advertising regulations, this course provides best practices to guide licensees in using new media. The Equal Access Rule of 2012, Housing for Older Persons, Sexual Harassment and Disparate Impact are only a few of the Fair

January 22nd

1:00-4:00pm

In-Person | Limited Virtual

Credits: 3 CEs

Litigation Roundup: Recent Cases Impacting Real Estate

Instructor: Trista Curzydlo

Real estate litigation has been making headlines lately and those headlines are overwhelming, scary, and sometimes misleading. In this course, Trista examines recent litigation and explains the law behind the lawsuits. The course addresses some frequently asked questions like: "Can I still use floorplans in advertising?" "Can I be held responsible for something a chatbot tells a customer?" "What's the deal with artificial intelligence?" "What's antitrust again?" and introduces some new topics that agents really need to be paying attention to.

January 23rd

8:00am-12:00pm

In-Person Only

Credits: 4 CEs

Influence with Impact: Where Professionalism Ethics & Excellence Meet

Instructor Kris Barney: Fulfills Code of Ethics Requirement

This session will raise your level of professionalism through a higher code of ethics, an awareness of how to be in exceptional excellence while you improve your personal integrity to be impeccable. This will create a boost in morale and create excellence across the board. It is amazing what can be done as you raise the tide, which lifts all ships. Allow your higher code of ethics to be your guiding light. Watch teams come together for a profound impact and a strengthened community. Identify where you are and what gets to change in your life to have improved relationships, increased professionalism, raised confidence and phenomenal success.

January 23rd

1:00-5:00pm

In-Person | Limited Virtual

Credits: 4 CEs

The Ugly Truth: Take Personal Ownership to Create Lasting Change

Instructor: Kris Barney

Significant change begins with you and is developed from the Inside out. That is also where all leadership is created and developed. It's time to expose and eliminate excuses! Let's identify what is not working and take personal accountability to create positive change. Your organization is ready to move past what is not working, find and conquer new solutions and implement a new action plan for greater success. Average is NOT being in your Excellence! Discover the profound impact these Traits will have on you personally as well as an organization and the influence it will have in your success! Identify where you are and what gets to change while empowering your teams to do the same.

February 5th

9:00am-12:00pm

In-Person Only

Credits: 3 CEs

How AI & ChatGPT are Transforming Real Estate

Instructor: Craig Grant

In this session, we will explore what AI is, how it can be used in the audience's real estate business & everyday life, the legal & ethical implications, & much more. By the end of this session, the audience will be more intelligent about this fast-emerging technology to ensure they stay ahead of the curve, improve their life happiness, and boost their business efficiencies & customer service, all while using these tools in an ethical & compliant manner!

February 5th

1:00-4:00pm

In-Person Only

Credits: 3 CEs

Creating Awesome Content & Marketing Materials with Canva and AI

Instructor: Craig Grant

In this session, we will explore many Generative Artificial Intelligence (AI) tools including OpenAI's ChatGPT & Dalle, MidJourney, Google Bard & Imagen, Microsoft Bing Chat & Co-Pilot, Canva, Descript, and more that each attendee can leverage to develop an effective marketing & communication plan that will help them connect with consumers, curate social media & videos content, and how to create a year's worth of multi-media marketing materials in minutes. By the end of this session, each attendee will be ready to apply tools and techniques to greatly improve their marketing & communication in an ethical & compliant manner!

February 11th (UPDATED)

9:00am-12:00pm

In-Person | Limited Virtual

Credits: 4 CEs

Top Tax Statgies for 2025: Planning for Tax Changes (DATE UPDATED)

Instructor: Chris Bird

This 4 hour course will include the latest tax strategies for the real estate professional, including BOI reporting, use of the S Corporation, tax rate filling, the vehicle write-off choices, how to get around the entertainment deduction -0- write-off, and many other key tax saving measures. The end of the Tax Cuts and Jobs Act of 2017 in 2025 will bring back many tax benefits available before 2018 in 2026 so planning for those changes will also be included. Depending on the November 2024 election results, the Tax Issues priorities of both candidates will be covered. Chris will bring the most current information on these issues to this class

February 11th (UPDATED)

9:00am-12:00pm

In-Person | Limited Virtual

Credits: 3 CEs

Solid Investment and Retirement Strategies for REALTORS® (DATE UPDATED)

Instructor: Chris Bird

Hold on to your seats as Chris shares with you his insights as an ex-IRS agent and a Certified Financial Planner. Learn the secrets to maximizing pre-tax investments, strategic tax planning, recent tax law updates and how they affect you and much, much more.

March 11th

8:00am-5:00pm

In-Person Only

Credits: 8 CEs

Supervising Broker Pre-Endorsement

Instructo: Angela Klein-Hughes

So you think you want to be a Supervising Broker? Soaking in a hot tub is the only time you should be in hot water!! Angela will teach all systems and the proper ways to manage agents that is in compliance with the Board of Realty Regulation. The biggest complaint in our industry is the lack of supervision. Angela will make sure this complaint is not directed at you.

March 19th

8:00am-12:00pm

In-Person | Limited Virtual

Credits: 4 CEs

Interactive Look at Forms - Forms 101

Instructor: Angela Klein-Hughes and Terri Welborn

Ready to turn paperwork into play? Join us for "Real Estate Forms Unleashed," a lively and interactive course designed for real estate practitioners who want to dive deep into the nitty-gritty of essential forms. Forget the boring lectures—here, we're all about stories, real-life experiences, and hands-on learning! In this course, we'll take you on a whirlwind tour through the most crucial real estate forms, from purchase agreements to disclosures and everything in between. Each session is packed with engaging activities, and group discussions that bring these forms to life. You'll learn not just the "how," but the "why" behind each form, ensuring you use them with confidence and clarity. Expect to hear captivating anecdotes from seasoned pros, share your own experiences, and unravel common pitfalls that even the best can stumble upon. By the end of this course, you'll be armed with practical tips, insider knowledge, and the ability to navigate any paperwork challenge that comes your way. Get ready to transform your understanding of real estate forms into a fun, interactive adventure—where learning is as dynamic as the industry itself! Join us and let's make forms your new favorite topic!

Spring Courses

March 19th

1:00-5:00pm

In-Person | Limited Virtual

Credits: 4 CEs

Interactive Look at Forms - Forms 102

Instructor: Angela Klein-Hughes and Terri Welborn

Get ready to party with paperwork in “Forms Fiesta!” This dynamic and interactive course is designed for real estate enthusiasts eager to master the forms that keep our industry moving. Say goodbye to dull lectures—here, we transform the often-overlooked world of real estate documents into a vibrant, engaging experience! Join us for a hands-on journey through all the essential forms you need, from listing agreements to closing documents. Each session features fun activities, lively discussions, and even role-playing scenarios that bring real-world situations right to your fingertips. You’ll collaborate with fellow participants, share your own experiences, and tackle challenges together in a supportive, upbeat environment. With engaging stories and practical tips sprinkled throughout, you’ll not only learn how to fill out forms correctly but also understand the critical nuances that can make all the difference in your transactions. By the end of the course, you’ll walk away feeling confident, empowered, and ready to handle any paperwork with flair!

March 20th

8:00am-12:00pm

In Person | Limited Virtual

Credits: 4 CEs

Supervising Broker Update

Instructor: Angela Klein-Hughes

Supervising Broker Update is only for those Brokers who have this endorsement on their license. This class takes on a different approach for Supervising Brokers. Angela brings the latest and hottest topics that are sweeping the state. The course is to assist you with what is happening right now, how to handle these situations and more importantly, how to train your agents. This course is educational to not only assist in training your agents better but to educate your clients on issues. The course is engaging and full of discussion. After all, we learn from other’s experiences. This course will not disappoint.

There will be a complimentary lunch for all supervising brokers after this class, along the lines of the Broker Power Hour but with lunch, hosted by NMAR.

April 1st

9:00am-1:00pm

In Person Only

Credits: 4 CEs

Water Rights

Instructor: James Ferch

James is not your average presenter, he’s in the field at DEQ. He’s taking the time out of his busy schedule come and let us know what’s going on in the world of water rights. The difference between legal and illegal water use is critical in the state of Montana. All Buyers and Sellers should be aware of the difference before they buy or sell. How do you know? What is a water right? How do you get one? How do you navigate the various websites?

April 2nd

1:00-5:00pm

In Person Only

Credits: 4 CEs

Mineral Rights

Instructor: Braiden Burns

Braiden is not a full-time speaker. Most of the time he’s out in the field working. He’s taking the time to driver over and give us the low-down on this topic. Understanding the ownership of Minerals is generally very misunderstood. This course will give Real Estate Agents an understanding of the laws associated with mineral ownership vs. surface ownership of fee simple land, state owned land, federally owned land, and mining claims. Mineral Estate is a split estate that impacts every aspect of real estate transactions as mineral ownership is the superior ownership of the land. As a split estate the minerals may have been severed from the surface at patent from the United States of America as “Mineral Lands” which would allow for the public to have access to private property to mine for “Public Minerals”

April 3rd

8:00-12:00pm

In-Person | Limited Virtual

Credits: 4 CEs

Terrifying Realities: The Dangerous Side of Real Estate (REALTOR® Safety)

Instructor: Dale Anderson

REALTOR Safety. Why? After attending, REALTORS will understand how important identifying and preventing an assault on them or their clients. They will have a good understanding of how important the property mindset is to survive a violent attack, and have a clearer understanding of how our justice system works. Dale's passion on the subject matter is undeniable and it comes across in his teaching style. You will not be bored in this class!

April 3rd

1:00-4:00pm

In-Person Only

Credits: 3 CEs

Empty Handed Tactic: Hands-On training (REALTOR® Safety)

Instructor: Dale Anderson

Want to know how to protect yourself without a tool like a nightstick, a stun gun, pepper spray, or a firearm. In this course, Dale will teach you how to use your body to block someone from hitting you or even how to kick a suspect when they're try hurt you. This is literally a hands-on course, be prepared to get in some healthy punches!

May 13th

9:00-12:00pm

In-Person | Limited Virtual

Credits: 3 CEs

Negotiation Pre-Game

Instructor: Michael Walker

This is training on developing the Negotiation Framework that most real estate professionals lack or simply don't have in place to truly succeed in negotiations with their clients. Through analysis and client transactional examples, participants will create a road map of tools and resources needed to promote the most successful negotiation environment for their clients. This is a document and resources tool training that includes:

- Creating a Negotiation Road Map for a client relationship
- Creating client prep, expectation session, negotiation value and mapping tools
- Understanding how to communicate the value of negotiation skillsets to prospects and clients
- How to properly use the documents and tools of the real estate practice in any transaction or environment

May 13th

1:00-2:30pm

In-Person | Limited Virtual

Credits: 1.5 CEs

Overcoming Conflict Today

Instructor: Michael Walker

Let's examine aspects of conflict, objection and deal making to find what people are truly objecting to. We'll examine various problematic points within the Client Purchase or Selling Cycle and how professional real estate agents can eliminate up to 80% of their client's upsets, anger, and distrust ... before they ever occur. We'll look in detail at Conflict Resolution Theory, how to create conflict elimination strategy, and the how, what and when of the strategy's deployment.

May 13th

1:00-2:30pm

In-Person | Limited Virtual

Credits: 2 CEs

Mastering the Art of Commission

Instructor: Michael Walker

Whether you're a seasoned professional or new to the field, a buyers' agent or sellers' agent, this session empowers you to thrive in a multitude of scenarios. From the psychology of influence and decision making to Conflict Theory and the art of framing, you'll explore the dynamics of commission negotiations.

Spring Instructors



Dale Anderson

Dale has been speaking/“teaching” for over 20 years. He is certified instructor by the FBI. In 2020 Dale started training civilians about identifying, preventing, surviving and coping with the aftermath of violence, he now travels the country speaking to people about their personal safety. Dale believes in being to the point and honest about their safety and survival.



Kris Barney

Kris Barney works with organizations to raise their confidence, excellence and integrity which improves their effectiveness, productivity and profits.

She is the author of “Leadership from the Inside Out – Are You the Leader that YOU Would Follow”. She is a successful entrepreneur, multi-faceted trainer and a leadership and communication expert.



Chris Bird, CFP

Chris has been an instructor with the ProSource team since he left the IRS in 1986. He is a Senior CRS Instructor and a Senior Faculty Instructor for the Realtors Land Institute. He currently holds his real estate license in St. Cloud, Minnesota. Chris has a unique way of making a tough subject (taxes and investments) entertaining and enlightening at the same time.



Braiden Burns

Braiden is the second owner of Meadowlark Search, Inc., a 40-year mineral title examination company based in Helena, MT. Graduating from Montana State University with a degree in Geology coupled with his background in heavy equipment, consulting, and owning multiple companies gives Braiden the foundation to lead and teach on the world of mineral rights.



Trista Curzydlo, Esq.

With the knowledge you expect from an attorney and the sense of humor you wish your attorney had, Her career as an attorney both in the courtroom and the Statehouse provides her with a strong grasp on the “why” behind difficult legal topics while her experience as Legal Counsel for a REALTORS® Association allows her to provide the “how” for risk management in a manner that everyone can grasp and enjoy.



James Ferch

James was born and raised in Libby and bounced around western MT after graduation. I earned an Environmental Sciences degree from UM-Western in Dillon. After a short stint with the USFS, I moved to DNRC Water Resources in 2006 and worked in four different positions in both Helena and Kalispell,



Craig Grant

Craig Grant grew up loving all things technology and the Internet. After graduating from the University of Florida and spending nearly a decade as the regional manager and corporate trainer. Craig created two Real Estate to help elevate their REALTORS® and Real Estate Agents through technology education, training & solutions.



Angela Klein-Hughes Michael Walker

Angela has been a Licensed REALTOR® for 20 years. Angela has a passion for forms, risk reduction, broker training and so much more.

Angela has served in local leadership and has been involved with the Montana Association of REALTORS® more than a decade. She has served on Forms, Risk Management and Association Management.



As the former CEO and National Director of the Real Estate Negotiation Institute with 21+ years of real estate experience, Mike has been a consultant for some of the largest real estate groups in the US. Since 2009, he has been a key advisor to multiple national brands and worked with 10,000+ agents, across 31 states. He recently served as a negotiation consultant for the City of Philadelphia, and regularly contributes to the curriculum of several educational institutes.



Terri Welborn

Terri has been a Licensed REALTOR® for 20 years. Terri has passion for forms, ethics and all things Real Estate.

Terri has served on the state forms committee and Risk Management for many years. Terri is a licensed instructor and has been instructing for many years. Terri loves this industry, and it shows in her teaching.

Fall Courses

August 5th

9:00am-12:00pm

In-Person | Virtual

Credits: 3 CEs

August 6th

8:00am-12:00pm

In-Person | Virtual

Credits: 4 CEs

August 7th

8:00am-12:00pm

In-Person | Virtual

Credits: 4 CEs

August 7th

1:00-5:00pm

In-Person | Virtual

Credits: 4 CEs

September 3rd

9:00am-12:00pm

In-Person Only

Credits: 3 CEs

Legal Forum Update

Instructor: Jaymie Bowditch

Jaymie will speak to all the hot topics happening in this industry. This class is an open forum style class where he will also answer questions as conversations develop. With everything happening in our industry, you don't want to miss the opportunity to listen to Jaymie and ask the questions that you've been dying to ask.

Rookie to Pro: Your First Year Success Plan

Instructor: Kat Dodd

New real estate licensees normally begin their careers woefully unprepared and spend their first years wasting money, making mistakes and generally wandering around lost and confused not to mention inadvertently violating the Code of Ethics and doing less than the best they can for their clients and fellow professionals. This course's aim is to give them a basic road map to get them the best start possible.

Supervising Broker Update

Instructor: Angela Klein-Hughes

Supervising Broker Update is only for those Brokers who have this endorsement on their license. This class takes on a different approach for Supervising Brokers. Angela brings the latest and hottest topics that are sweeping the state. The course is to assist you with what is happening right now, how to handle these situations and more importantly, how to train your agents. This course is educational to not only assist in training your agents better but to educate your clients on issues. The course is engaging and full of discussion. After all, we learn from other's experiences. This course will not disappoint.

There will be a complimentary lunch for all supervising brokers after this class, coinciding of the Broker Power Hour but with lunch, hosted by NMAR.

What they don't teach you in Real Estate School

Instructor: Angela Klein-Hughes and Rochelle Houghton

Significant change begins with you and is developed from the inside out. That is also where all leadership is created and developed. It's time to expose and eliminate excuses! Let's identify what is not working and take personal accountability to create positive change. Your organization is ready to move past what is not working, find and conquer new solutions and implement a new action plan for greater success. Average is NOT being in your Excellence! Discover the profound impact these Traits will have on you personally as well as an organization and the influence it will have in your success! Identify where you are and what gets to change while empowering your teams to do the same.

NAR: Putting REALTOR® Safety First (REALTOR® Safety)

Instructor: Cheryl Knowlton

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.

Learning Objectives:

- 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 all agents and employees to follow safety best practices and company safety policies.

September 3rd

1:00-4:00pm

In-Person | Virtual

Credits: 3 CEs

Navigating What's Next: 9 Strategies for Tackling Turbulence in Real Estate

Instructor: Cheryl Knowlton

As the real estate industry faces unprecedented changes due to lawsuits and regulatory shifts, interest rate and market fluctuations, and head-spinning technological advances, real estate professionals today need to be equipped with the right strategies to navigate these challenges successfully. This presentation is tailored specifically for real estate professionals looking to excel in a rapidly evolving environment. It combines expert knowledge with practical strategies, helping attendees to master the art of negotiation, understand business strengths and weaknesses, maintain financial health, and manage personal well-being amidst professional demands.

September 10th

8:00am-12:00pm

In-Person | Virtual

Interactive Look at Forms, Addendums & Beyond - Forms 201

Instructor: Angela Klein-Hughes & Terri Welborn

Think of addendums as the secret sauce that can make or break your real estate deals. In this lively and interactive course, we'll explore everything you need to know about these crucial documents—from what they are and why they matter, to the common types and how to craft them like a pro. Expect engaging discussions and plenty of real-world examples that will have you saying, "I never knew addendums could be this exciting!" By the end of the course, you'll be ready to confidently navigate the intricate dance of real estate contracts and ensure that your transactions run smoothly.

September 10th

1:00-5:00pm

In-Person | Virtual

Credits: 4 CEs

Interactive Look at Forms, Addendums & Beyond - Forms 202

Instructor: Angela Klein-Hughes & Terri Welborn

Welcome back to the exciting world of addendums with "Addendums 202: Mastering the Fine Print"! This course is the perfect continuation for those who completed Addendums 201 and are ready to deepen their knowledge and elevate their skills to the next level. Building on the fundamentals you learned in Addendums 201, we'll dive into more complex scenarios and specialized addendums that can help you navigate tricky transactions with confidence. From contingency addendums to repair agreements and lease options, we'll explore how to tailor these documents to protect your clients' interests. In this interactive course, you'll engage in real-life scenarios and collaborative discussions that will sharpen your critical thinking and negotiation skills.

September 11th

8:00am-12:00pm

In-Person Only

Credits: 4 CEs

Ethics: Navigating the REALTOR Code with Style (Code of Ethics)

Instructor Terri Welborn: Fulfills Code of Ethics Requirement

Step into the world of integrity and professionalism with "Ethics: Navigating the Realtor Code with Style"! In this lively and engaging course, we'll explore the Realtor Code of Ethics in a way that's anything but dry. Join us as we unravel the essential principles that guide ethical real estate practices and discover why they're crucial for your success and reputation. We'll dive into real-world scenarios, interactive discussions, and fun activities that bring the code to life, making it relatable and easy to understand. Learn how to handle ethical dilemmas with confidence, navigate tricky situations with grace, and ensure that you're not just meeting the standards, but exceeding them.

Fall Courses

September 11th

1:00-5:00pm

In-Person

Credits: 4 CEs

Fair Housing

Instructor Rochelle Houghto: Fulfills Fair Housing Requirement

Join us for “Fair Housing,” an essential course designed to empower real estate professionals with the knowledge and skills to promote equality and inclusivity in the housing market. In this engaging and informative course, we’ll explore the history and key principles of Fair Housing laws, diving into their significance for both clients and communities. You’ll learn about protected classes, common violations, and the importance of creating a welcoming environment for everyone—regardless of race, color, national origin, religion, sex, familial status, or disability. Through interactive discussions, we’ll tackle challenging situations you may encounter in the field and provide you with practical strategies to ensure compliance and foster diversity. You’ll also gain insights into how fair housing not only benefits individuals but also enhances your reputation and business success. By the end of this course, you’ll be equipped to advocate for fair housing practices, confidently navigate potential pitfalls, and become a champion for inclusivity in your community.

October 8th

8:00am-12:00pm

In-Person | Virtual

Credits: 4 CEs

Due Diligence: Because ‘Trust Me’ isn’t a Strategy in Commercial Real Estate!

Instructor: Ginger Unger

In this three-hour course, real estate agents will gain crucial insights into the essential elements of due diligence necessary for successful commercial transactions. Participants will explore key topics such as zoning regulations, land use considerations, environmental assessments, and title searches. The course will also cover the importance of conducting thorough property condition assessments, market analyses, and financial evaluations to identify potential risks and opportunities in the investment landscape. By understanding these vital components, agents will be better equipped to navigate the complexities of commercial real estate transactions, reassured that their time is well spent on a relevant and beneficial course.

Additionally, the course will delve into regulatory compliance, permitting requirements, and the assessment of utilities and infrastructure that can impact property value and use. Agents will learn how to evaluate community impacts and environmental risks and what environmental studies are required for effective due diligence, ensuring that they can safeguard their clients’ interests. Through interactive discussions, case studies, and practical exercises, participants will be fully engaged and involved, leaving with the knowledge and skills necessary to conduct comprehensive due diligence, ultimately enhancing their ability to facilitate successful transactions in the commercial real estate market.

October 8th

1:00-5:00pm

In-Person | Virtual

Credits: 4 CEs

Commercial Class

Instructor: Ginger Unger

This class will be another commercial class catered and designed specifically for Northwest Montana.

Fall Instructors



Jaymie Bowditch, Esq.

Jaymie was born in Tarrytown, New York, but spent the majority of his childhood in Minnesota. He moved to Bozeman, Montana, in 1985 to attend Montana State University. Upon graduation, he moved to Denver, to work for Chatfield Dean investment bankers. He returned to Montana in 1992 to attend The University of Montana School of Law. Jaymie and his wife, Kristen, have three children and all are active outdoor enthusiasts, spending their summers and winters boating, camping, hiking, fishing, and skiing.



Kat Dodd

Kat Dodd has been licensed for 11 years and is the Supervising Broker, Trainer and Productivity Coach with Keller Williams Realty Northwest Montana. She believes in elevating the skill level, ethics and reputation of real estate professionals nationwide. Her instruction type encourages interaction and engagement to promote understanding and absorption of the curriculum.



Rochelle Houghton

Rochelle has found success over the years in two different Real Estate markets, Arizona and Montana.

Her expertise on marketing and branding is top notch. She is known for her luxury marketing.

Rochelle's passion for education and learning shines through. She is excited to share everything she knows with her fellow agents. She is the best in their industry. She dedicates herself to a higher standard.



Angela Klein-Hughes

Angela has been a Licensed REALTOR® for 20 years. Angela has a passion for forms, risk reduction, broker training and so much more.

Angela has served in local leadership and has been involved with the Montana Association of REALTORS® more than a decade. She has served on Forms, Risk Management and Association Management.

Angela has a mission to assist in educating REALTORS® so they can be the best in their industry. She dedicates herself to a higher standard.



Cheryl Knowlton, CSP

Cheryl Knowlton, CSP (Certified Speaking Professional), is a nationally recognized real estate speaker, broker, and compliance expert, with over 25 years of experience in the industry. Known as "The Compliance Queen", Cheryl is dedicated to helping real estate professionals master the complexities of compliance, risk management mastery and leadership while driving their businesses to new heights.



Terri Welborn

Terri has been a Licensed REALTOR® for 20 years. Terri has passion for forms, ethics and all things Real Estate.

Terri has served on the state forms committee and Risk Management for many years. Terri is a licensed instructor and has been instructing for many years. Terri loves this industry, and it shows in her teaching.

Her mission is to educate agents so they can hold themselves to a higher standard.



Ginger Unger, CCIM

Ginger Unger launched her San Antonio brokerage, Secor One Commercial Group, in 2005 and handles the company's leasing, development and brokerage operations. As owner of multiple investment properties, she brings practical, hands-on experience to her investment holdings practice. In 2007, Ginger received the CCIM designation, which requires advanced study in financial and market analysis and extensive experience in the real estate field. She holds REEA's Gold Standard Instructor Designation and the CREI certification.

Cost To Attend

Member Voucher: \$140.00

Non-Member Voucher: \$200.00

Pay per Credit: \$20 per credit

Code of Ethics Requirements

The REALTOR® Code of Ethics ensures that consumers are served by requiring REALTORS® to cooperate with each other in furthering clients' best interests.

The National Association of REALTORS® mandates that all REALTORS® take the Code of Ethics once in every three-year cycle. Cycle 8 start on 1/1/2025 - 12/31/2027. If you have taken the Code of ethics, through an online provider, during the current cycle, please email your certificate of completion to info@nmar.com.

Guidelines for Virtual & In-Person Attendance

REALTORS® need to always remain professional and courteous, including with peers. Be respectful of peers and of the speaker/presenter during a class or event. Ensure your etiquette is at or above REALTOR® standards at all times.

Health & Wellness (in-person): If you are sick, please cancel your in-person registration and register to attend the course virtually. If you need to cancel first thing in the morning of a class day, please email Jayne (jayney@nmar.com) so that she can get you switched to virtual before class instruction begins (applies to all classes EXCEPT IN-PERSON ONLY classes). An email must be received one-hour in advance of the start of class.

“Double-Dipping” (in-person & virtual): NMAR doesn't allow attendees to 'double-dip' in their class registrations. You must register for either in-person or virtual, not both. Our system does not track this. There are three (3) reminder emails that go out prior to each class. If you have registered for both, then you will receive six (6) reminder emails. If you do not cancel one of the two registrations prior to the day of class, then you will be assessed a \$25.00 No Call/No Show fee.

NEW Fair Housing Requirement

Beginning 2025 a Fair Housing class will be a requirement for all REALTOR® members. The Fair Housing requirement will run in three-year cycles, starting 1/1/2025 - 12/31/2027.

Options

- **A NAR Fair Housing Course** Options - Offered by NAR, MAR, and NMAR
- **Fairhaven:** A Fair Housing Simulation
- **At Home With Diversity (AHWD):** Online or Classroom
- **Bias Override:** Overcoming Barriers to Fair Housing
- **C2EX – REALTORS® Commitment to Excellence** (Earning the C2EX endorsement will satisfy both Code of Ethics and Fair Housing Training requirements for the cycle.)

No Call/No Show (in-person & virtual): A \$25.00 NC/NS fee will be imposed on any person registered for class and fails to show up for the class without having cancelled the registration or having informed NMAR Staff within 24 hours of the class (emergencies not included).

Changing Platforms, In-Person / Zoom (in-person & virtual): Switching from in-person to zoom or zoom to in-person must be done by 12pm the day before the class, except for emergency situations (medical, family, etc).

Attendance: The Montana Board of Realty Regulation (BRR) requires that all attendees remain in class for 90% of the first hour of instruction and then 100% of every hour thereafter in order to receive a certificate of completion.

FAQ

I attended the class virtually, do I have to do anything else to get credit?

- To receive credit for attending a virtual class (3 or 4 hours), you must complete the Virtual Verification Form (VFF).

What's Virtual Verification Form Slide?

- Pay attention to additional information outside the presentation: Slides with key details will appear throughout the class and will be posted in the chat. Write down this information for the form.

What if I miss the information that was placed in the chat?

- Scroll up in the chat to find the slide that you're looking for. If you're unable to do that, ask the other attendees in the chat, they will help. Towards the end of the class, the Proctors will place all of the answers in the chat.

How to I save the classroom chat, in case I need it later?

- You can save the classroom chat to your computer or the Zoom Cloud either manually or automatically, using the Zoom desktop client.

Where can I find the VVF?

- The form will be linked in every reminder email (there are three reminder emails per class). The form will be linked at least twice in the classroom chat.

How long do I have to submit the Virtual Verification Form?

- You have 24 hours to submit it. ONE reminder email will go out to all who don't complete the form within the first 24hours.

What happens if I miss the deadline?

- You will not receive credit until the form has been completed. ONE reminder email will go out after each class, if necessary.

How long do CE Certificate of Completion take?

- Allow 5-10 business days: After each class, NMAR staff verifies information before recording it.

How will I receive a Certificate of Completion?

- Watch your email: Once recorded, you'll receive an email with your certificate attached labeled, "Your Certificate of Completion is ready"

Can I find the Certificate of Completion anywhere else other than email?

- Alternatively, check the portal: You can also access your certificates through the NMAR member portal under "Continuing Education."

Thank you to our Affiliates!



2025 Education Course Calendar

All class are hybrid with limited virtual spots unless otherwise noted

(Classes will be released midday January 2nd, 2025)

January

22nd	9:00am-12:00pm	Trista Curzydlo	The Fair Housing Act	3 - FH
22nd	1:00-4:00pm	Trista Curzydlo	Litigation Roundup	3
23rd	8:00am-12:00pm	Kris Barney	Influence with Impact (Code of Ethics)	4 - CoE
23rd	1:00-5:00pm	Kris Barney	The Ugly Truth	4

February

5th	9:00am-12:00pm	Craig Grant	How AI & ChatGPT are transforming Real Estate	3
5th	1:00-4:00pm	Craig Grant	Creating Awesome Marketing Material with Canava & AI	3
11th	8:00am-12:00pm	Chris Bird (DATE UPDATED)	Top Tax Strategies for 2025	4
11th	1:00-4:00pm	Chris Bird (DATE UPDATED)	Solid Investment and Retirement Strategies for REALTORS®	3

March

11th	8:00am-5:00pm	<u>Angela Klein-Hughes</u>	<u>Supervising Broker Pre-Endorsement</u>	
19th	8:00am-12:00pm	**	Interactive Look at Forms - Forms 101	8
19th	1:00-5:00pm	**	Interactive Look at Forms - Forms 102	4
20th	8:00am-12:00pm	<u>Angela Klein-Hughes</u>	<u>Supervising Broker Update Course</u>	4
				4

April

1st	9:00am-1:00pm	James Ferch	Water Rights	4
2nd	1:00-5:00pm	Braident Burns	Mineral Rights	4
3rd	8:00am-12:00pm	Dale Anderson	Terrifying Realities: The Dangerous Side of Real Estate	4 - SF
3rd	1:00-4:00pm	Dale Anderson	Empty Handed Tactics- Hands On Training	3 - SF

May

13th	9:00am-12:00pm	Michael Walker	Negotiation Pre-Game	3
13th	1:00-2:30pm	Michael Walker	Overcoming Conflict Today	1.5
13th	3:00-4:30pm	Michael Walker	Mastering the Art of Commission Negotiations	1.5

August

5th	9:00am-12:00pm	Jaymie Bowditch	Legal Forum Update	3
6th	8:00am-12:00pm	Kat Dodd	Rookie to Pro - Your first year success plan	4
<u>7th</u>	<u>8:00am-12:00pm</u>	<u>Angela Klein-Hughes</u>	<u>Supervising Broker Update Course</u>	4
7th	1:00-5:00pm	Terri Welborn & Rochelle Houghton	What they don't teach you in Real Estate School	4

September

3rd	9:00am-12:00pm	Cheryl Knowlton	NAR: Putting REALTOR® Safety First	3 - SF
3rd	1:00-4:00pm	Cheryl Knowlton	Navigating What's Next: 9 Strategies for Tackling Turbulence	3
10th	8:00am-12:00pm	**	Interactive Look at Forms: Addendums 201	4
10th	1:00-5:00pm	**	Interactive Look at Forms: Addendums 202	4
11th	8:00am-12:00pm	Teri Welborn	Ethics: Navigating the REALTOR® Code of Ethics	4 - CoE
11th	1:00-5:00pm	Rochelle Houghton	Fair Housing	4 - SF

October

8th	8:00am-12:00pm	Ginger Unger	Due Dlligence, because 'Trust Me' isn't a Strategy in Commercial Real Estate	4
8th	1:00-5:00pm	Ginger Unger	Another Commerical Class (Name TBD)	4

** Instructors: Angela Klein-Hughes & Terri Welborn

Credits: 113

Bolded: In-Person Only

Underlined: Supervising Brokers Only

FH - Fulfills NAR Fair Housing Requirement

SF - REALTOR® Safety Course

CoE - Fulfills NAR Code of Ethics Requirement