

SUMMARIES OF APPROVED FPR APPLICATIONS TO DATE: October 16, 2009

1. The North Carolina Association of Realtors (NCAR) has developed a statewide media campaign that will direct homeowners facing foreclosure to HUD approved counselors. NCAR is partnering with Capitol Broadcasting, the North Carolina Office of the Commissioner of Banking and the Center for Responsible Lending. The education program will utilize a statewide television campaign involving the five major TV stations in North Carolina as well as a statewide radio network. It will also utilize an online website employing Google tracking metrics. NCAR will also coordinate the campaign with its local associations and will coordinate opinion editorials and letters to the editor, which will be timed with the media-based statewide education campaign. This statewide education campaign is targeted to homeowners and will assist the NCAR's 41,044 members in becoming part of the solution to foreclosure prevention across North Carolina. This FPR grant generates a one-for-one in-kind contribution of media time for TV and radio across the state. (Amount approved - \$50,000.00 / Number of Realtors assisted – 41,044).
2. The West Maricopa County Regional Association of Realtors (AZ) (WMCRAR) is planning to offer three 2-day sessions of short sales training. It is hopeful that this specific and intensive training will help its members to better serve their clients on the intricacies of the short sale process in a region of the country hardest hit by foreclosures. This grant covers the registration fee for 180 members of the association. WMCRAR has obtained the services of a communication consultant to assist in its efforts. (Amount approved- \$9,720.00 / Number of Realtors assisted - 180).
3. The Mississippi Association of Realtors (MAR) has developed a four phase program. Phase One was a short sale course with 250 participants. The FPR grant will support two additional phases of this course. Phase Two is a six hour foreclosure course that will be offered in three locations spread out across the state. Phase Three is a short sale course that will be offered at the statewide convention with an anticipated audience of over 700 members. MAR plans to develop Phase Four to implement consumer outreach in partnership with other housing related organizations across the state. MAR will actively coordinate the programs with its local associations. The information and education programs should assist all of its 6,026 members. (Amount approved - \$8,000.00 / Number of Realtors assisted – 6,206)
4. The Wisconsin Association of Realtors (WAR) has developed a comprehensive public information campaign utilizing an active web based site that will promote best practices and education links for homeowners, realtors and public officials. The web site's main focus will be to help homeowners, policy makers, civic leaders and the media on the laws, procedures and pitfalls related to the foreclosure process. The campaign will develop educational videos, media alerts, and briefings. It will organize working groups consisting of industry and civic leaders that will help develop the campaign, provide guidance to the associations and assist in the statewide consumer outreach. The statewide media briefings will target the state's key market areas. Videos will include panel of experts and realtor presentations. It is anticipated that all of WAR's

15,909 members will benefit from this campaign. (Amount approved- \$47,636.00 / Number of Realtors assisted – 15,909).

5. The North Metro Realtors Association (MN) (NMRA) is developing a community outreach program with several units of local government to facilitate a community wide open house initiative to move foreclosed, vacant and abandoned property into ownership. It will also hold distressed property housing fairs. Home buyer packets will be provided to attendees. Follow up contact will be made with prospective purchasers. (Amount approved - \$5,000.00 / Number of Realtors assisted – 2,000).

6. The Georgia Association of Realtors (GAR) will obtain use of the Massachusetts Association of Realtors (MAR) Loss Mitigation Certification program to be presented at 7 locations throughout the state. The LMCP will be a modification, based on Georgia state law, of the program adopted by the Massachusetts Association of Realtors. The GAR will also develop a “Short Sales and Foreclosure Guide” based on the Maryland Association of Realtor’s guide. The guide will be posted on GaRealtor.com along with a resource page with links to national, state and local resources. (Amount approved - \$40,500.00 / Number of Realtors assisted – 36,126).

7. The Oklahoma Association of Realtors (OAR) will offer a course entitled, “Short Sales & Foreclosures: What Buyers’ Representatives Need to Know”. The course will be offered in Oklahoma City with a teleconference in Tulsa. All local associations will be invited to attend. Research is under way to determine if the course can eventually be placed on line. The ABR approved instructor for the class is Peggy Santmyer. (Amount approved - \$1,350.00 / Number of Realtors assisted – 9,956).

8. The Arizona Association of Realtors (AAR) is developing 7 one hour infomercials on the following subjects; Buying REO, Fair Housing, Upside Down Listings, Short Sales, and Closings. The consultant is Mildred Wilkins, President of Home Ownership Matters, LLC. (Amount approved - \$10,500.00 / Number of Realtors assisted – 47,739).

9. The Southeast Minnesota Association of REALTORS (SEMNR) will partner with Congressman Tim Walz’s office and over 100 area organizations in a one day event to provide assistance to home buyers and families facing foreclosure. The 2009 Southeast Minnesota Economic Recovery Fair will include workshops, education booths, phone banks, experts, workshops and live TV coverage. A web site will include video tapes of the workshop and Q and A’s. (Amount approved - \$5,000.00 / Number of Realtors assisted - 937).

10. The Portland Oregon Metropolitan Association of REALTORS (POMAR) will offer two sessions of a REBAC course entitled, "Foreclosure: Prevention and Opportunities for Buyers-Clients". The course will be offered to its 6,500 members as well as neighboring associations. (Amount approved - \$4,500.00 / Number of Realtors assisted – 6,500).

11. The Massachusetts Association of Realtors (MAR) in partnership with the Massachusetts's Attorney General Office (AG) will reprint and distribute 30,000 copies of a brochure entitled "Protecting Your Investment: Understanding Home Financing and Avoiding Foreclosure". The brochure was produce in partnership between MAR and the AG's Office. (Amount approved - \$6,000.00 / Number of Realtors assisted – 21,205).

12. The Tennessee Association of Realtors (TAR) will develop a course, with the guidance of an experienced real estate lawyer, on the legal risk of foreclosures and short sales. The course will be designed for Realtors and consumers. A 2-3 hour DVD will be produced for distribution. (Amount Approved - \$8,050.00 / Number of Realtors assisted – 25,395).

13. The Greater Binghamton Association of REALTORS (NY) (GBAR) will offer a CLE class entitled "Working with Foreclosure, What You Need to Help Your Clients". Three 3-hour classes will be offered for the membership. Kay Graves has been retained to teach the course. (Amount approved - \$500.00 / Number of Realtors assisted - 120).

14. The California Association of REALTORS (CAR) has developed a multi-faceted programmatic approach that includes regional foreclosure prevention seminars, a zip form library of educational resources and statewide media campaign informing the public on California's mortgage protection program. The CAR creating a media tool kit for its local associations and will fund local continuing education courses on foreclosure prevention. (Amount approved - \$140,640 / Number of Realtors assisted – 174,945).

15. The Greater Nashville Association of REALTORS (TN) (GNAR) will offer a REBAC short sales and foreclosure course. The course will be taught by Frank Mears, ABR, CRB, CSP, GRI, SRS. (Amount approved \$3,200.00 / Number of Realtors assisted - 80).

16. The Sumner Association of REALTORS (TN) (SAR) will offer a course entitled, "Buying Time – When Money is Running Out". The course will be presented by Home Ownership Matters, LLC and will provide for continuing education credit. (Amount approved - \$6,000.00 / Number of Realtors assisted – 200).

17. The Saint Louis Association of REALTORS (STLAR) will offer the REBAC short sales and foreclosure course. The course will be taught by Bruce Aydt. The logistics of the course will be coordinated with the Missouri Association of REALTORS. (Amount approved - \$5,000.00 / Number of Realtors assisted – 75).

18. The North Carolina Association of REALTORS (NCAR) will offer the REBAC short sales and foreclosure course. The course will be taught by Mark Given. The NCAR will partner with the North Carolina Real Estate Educational Foundation. This is the second application and program approved for the NCAR (See number one above). (Amount approved - \$3,000.00 / Number of Realtors assisted – 70).

19. The Michigan Association of Realtors (MAR) has developed a comprehensive program that includes a foreclosure prevention kit, public service announcements, six public forums, seven three hour training courses, a web page and fact booklet. The foreclosure prevention kit will include a short sales video course, agent talking points, Q&A's and a consumer guide. The public forums will be coordinated with targeted local associations. The training sessions will allow for CLE credit. (Amount approved - \$54,000.00 / Number of Realtors assisted – 25,031).

20. The Texas Association of Realtors (TAR) has developed a program that involves partnering with the states foreclosure prevention task force, the state's department of housing and community affairs and the Metro Tex Association of Realtors. The program components include the development of consumer messages, realtor training courses for short sales, developing a microsite detailing available resources. The TAR is planning to develop a HUD approved counseling agency through its Housing Opportunity Foundation. (Amount approved - \$70,998.10 / Number of Realtors assisted – 84,283)

21. The Metro Tex Association of Realtors (TX) (MTAR) is developing two lines of courses. One for consumers, taught in English and Spanish, which will focus on credit repair, foreclosure prevention and refinance issues. The course will be offered in rural and urban communities. The course offered for realtors will focus on helping consumers in the areas identified above and will include a foreclosure prevention certification process for those completing the course. The MTAR will partner with several state and local organizations, including two chapters of the National Association of Hispanic Real Estate Professionals. It will also partner with the Texas Association of Realtors in the development of an online tool kit. (Amount approved -\$24,500.00 / Number of Realtors assisted – 13,000).

22. The Florida Association of Realtors is planning to coordinate and host a “Making Homes Affordable Week” throughout the state of Florida in July. The goal is to educate Floridians on federal, state and local foreclosure prevention tools, loan modification programs and refinance assistance. An extensive media campaign will be implemented to promote the “week”. The FAR will create a tool kit that will serve as a template for the local associations to use at local events. It will also host foreclosure seminars in every region of the state and will create a web site that will serve as a central depository for foreclosure prevention information from a wide variety of sources. This type of web site was a recommendation of a task force appointed by the state’s governor in 2008. (Amount approved - \$97,000.00 / Number of Realtors assisted – 124,721).

23. The Idaho Association of Realtors (IAR) will offer the REBAC Short Sales and Foreclosure Course throughout the state at a substantially reduced rate (or free depending on the budget). The IAR will partner with the local associations to assure statewide distribution and participation in the course. (Amount approved - \$35,905.00 / Number of Realtors assisted – 568).

24. The West Virginia Association of Realtors (WVAR) has developed a comprehensive program starting with offering the REBAC Short Sales and Foreclosure Course being offered at no cost in all five regions of the state. It is estimated that the course will reach approximately 1500 of its members. The WVAR is producing a West Virginia specific foreclosure prevention brochure and a consumer friendly foreclosure prevention link on its website. In addition, the WVAR will provide a power point to all its members for use with local civic and community leaders and organizations. (Amount approved - \$40,000.00 / Number of Realtors assisted – 3,164).

25. The Oregon Association of Realtors (OAR) is producing a statewide three part webinar series. The three sections will provide instructions on how to work with foreclosure consultants, reo properties and short sales. OAR will utilize 120 phone lines for the presentations with approximately 25 attendees at each site. (Amount approved - \$2,500.00 / Number of Realtors assisted – 3,000).
26. The Ohio Association of Realtors (OAR) is co-sponsoring, with its local associations, educational programs in five regional locations throughout the state. The programs will focus in on foreclosures, short sales, industry and government actions, first time homebuyers, avoiding scams financing and technologies. The course will be offered for real estate elective credit. A short sales course will be presented at its annual convention in September. (Amount approved – \$12,200.00 / Number of Realtors assisted – 31,848).
27. The Columbus Board of Realtors (OH) (CBR) is offering two workshops entitled: "Saving Your Home: A Step-by-Step Workshop in Foreclosure Prevention". The workshops will feature a panel of experts. Each of the two workshops will seat 400-500 attendees. CBR is partnering with the Columbus Housing Partnership and Huntington National Bank. (Amount approved -\$15,000.00 / Number of Realtors assisted – 1000).
28. The Cleveland Area Board of Realtors (OH) (CABR) will conduct an education and community outreach program labeled as "Housing Preservation". Three educational events will focus on buyer education, intervention to avoid foreclosure and post foreclosure recovery. The community outreach efforts will include newsletters from members, calling past clients, a press conference and a speaker at community events. (Amount approved - \$16,000.00 / Number of Realtors assisted - 4,000).
29. The South Dakota Association of Realtors (SDAR) will host the REBAC course entitled "Short Sales and Foreclosures; What Buyer's Representatives Need to Know". The course will be offered in ten locations throughout the state in cooperation with the local associations. (Amount approved - \$32,750.00 / Number of Realtors assisted – 1,690).
30. The Buffalo Niagara Association of Realtors (NY) (BNAR) will conduct a foreclosure and short sales course entitled "Foreclosure, Short Sales, REOs and Auctions: Tools for Success in Today's Market". The course will be offered to approximately 200 western NY realtors. (Amount approved - \$10,000.00 / Number of Realtors assisted – 200).
31. The Greater Baltimore Board of Realtors (MD) (GBBR) is partnering with its charitable association and the Saint Ambrose Housing aid Center to provide the latter with a trained foreclosure counselor that can provide services to 250-300 clients annually. It will also donate the office space necessary for the counselor to utilize for meetings with clients. (Amount approved - \$15,000.00 / Number of Realtors assisted – 3,637 "indirectly").

32. The Pen-Mar Regional Association of Realtors (MD) (PMRAR) will provide funding to the Hagerstown MD neighborhood Development Association that will cover the cost of providing foreclosure counseling services to twenty clients. (Amount approved - \$10,000.00 / Number of Realtors assisted – 630 “indirectly”).

33. The Prince George’s County Association of Realtors (MD) (PGCAR) will conduct an extensive educational program for home owners, homebuyers, and realtors. The program will include a HUD approved homebuyer class tied into the NSP program for the county. The PGCAR is partnering with HOPE and will also offer classes on short sales, the NSP program and HUDs 203K program. (Amount approved - \$10,000 / Number of Realtors assisted – 3,000).

34. The Toledo Board of Realtors (OH) (TBR) is planning to organize and sponsor a bus tour highlighting Toledo’s neighborhood stabilization plan. The TBR is partnering with the City of Toledo, Toledo Fair Housing Center, and the City’s Housing Authority. (Amount approved - \$2,500.00 / Number of Realtors assisted – 1,450 ‘indirectly’).

35. The Cincinnati Area Board of Realtors (OH) (CABR) will be conducting a mock short sales transaction. The CABR will be partnering with local banks and realtor offices and it is anticipated that the course will be offered to 200 attendees. (Amount approved - \$3,000.00 / Number of Realtors assisted – 200).

36. The Stark County Board of Realtors (OH) (SCBR) is offering a course of foreclosure and short sales. In addition, information packets will be produced and distributed to its members they can utilize in educating their clients. The packets will include flyers, list of helpful resources and brochures. (Amount approved - \$3,500.00 / Number of Realtors assisted – 800).

37. The Medina County Board of Realtors (OH) (MCBR) will produce a video/foreclosure course that will be aired 60 to 80 times on local cable channels. It will also be aired as a public service announcement. The course will consist of two realtors and a moderator that will discuss the issues related to foreclosure. The MCBR is partnering with the Medina County Auditor’s Office and the Medina County Housing Network. (Amount approved -\$2,482.00 / Number of Realtors assisted – 550).

38. The Northeastern Florida Association of Realtors (NEFAR) will conduct a three day training course. Days one and two will consist of a loss mitigation certification program based on the Massachusetts course. The course will be modified to address Florida issues and law. On day three the attendees will attend presentations on general foreclosure issues and the "Florida Homebuyer Opportunity Program". The NEFAR is partnering with Jacksonville legal Aid and the City of Jacksonville's Housing and Neighborhoods Department. (Amount approved - \$5,730.00 / Number of Realtors assisted - \$5,730.00).
39. The Realtor Association of Greater Fort Lauderdale, Inc. (FL) (RAGFL) will host a one day housing symposium that will include a presentation by a HUD official on HUD's "Making Homes Affordable" and Neighborhood Stabilization Programs. A presentation will also be made on the first time home buyer tax credit. It is anticipated that 200-400 will attend the symposium. (Amount approved - \$9,000.00 / Number of Realtors assisted – 400).
40. The Emerald Coast Association of Realtors (FL) (ECAOR) will offer a loss mitigation certification course based on the Massachusetts course. The course will be modified to address Florida issues and law. (Amount approved - \$2,600.00 / Number of Realtors assisted – 2,500).
41. The Wichita Area Association of Realtors (OK) (WAAR) will offer an eight-hour training course on the short sale process in partnership with the Home Ownership Matters, LLC. It is anticipated that 100-125 realtors will attend the training. (Amount approved- \$5,000.00 / Number or Realtors assisted – 125).
42. The Northeast Atlanta Metro Association of Realtors (GA) (NAMAR) has developed a multi prong plan that includes press releases to all local media outlets informing the public of available resources on foreclosure assistance. It will also produce a public service announcement. NAMAR will also create an educational video, web page listing of available resources, a PDF form for members to use with past and present clients and place a foreclosure help add in local newspaper directing readers to NAR, HUD and NAMAR web sites. (Amount approved - \$5,000.00 / Number of Realtors assisted – 3,000).
43. The Hawai'i Association of Realtors (HAR) will develop public service announcements that will be placed in a number of daily and business newspapers throughout the state. The announcements will also be aired on radio stations. It will offer educational courses on foreclosure and short sales (emphasis on Hawai'i law) and partner with the Hawaii Homeownership Center. (Amount approved - \$43,000.00 / Number of Realtors assisted 8,800).
44. The Oklahoma Association of Realtors (OAR), for the second time, will offer the training program; "Short Sales & Foreclosures: What the Buyers' Representatives Need to Know". The course will be taught by an ABR approved instructor. (Amount approved - \$1,350.00 / Number of Realtors assisted – 9,956).

45. The Illinois Association of Realtors (IAR) is producing a multi-faceted program that will include courses on short sales, foreclosures, and financial programming. The course will be taught by IAR's General Counsel and Hotline counsel and will offer information on available financial assistance options and the FHA process. Further, IAR will develop a public service announcement, podcasts announcements and enhance its web page to list and link into foreclosure assistance resources. IAR will partner with the Partnership For Home Ownership Foundation by developing a workbook for its members to educate homebuyers in need of assistance. (Amount approved - \$54,531.80 / Number of Realtors assisted – 50,000).
46. The Chicago Association of Realtors (IL) (CAR) will offer a two-day training session consisting of four three-hour courses – Short Sales: The Result of Foreclosure; Mastering Real Estate Financing in a Shifting Market; Mastering How to Use Short Sale Forms; Market Yourself for Success with Distressed Properties. The Accredited Distressed Property Representative Designation will be awarded to all those who have completed the four-three hour courses. (Amount approved - \$5,000.00 / Number of Realtors assisted – 455).
47. The Realtor Association of North West Chicagoland (IL) (RANWC), like its Chicago Association counterpart, will offer a two-day training session consisting of the four-three hour courses entitled; Short Sales: The Result of Foreclosure; Mastering Real Estate Financing in a Shifting Market; Mastering How to Use Short Sale Forms; Market Yourself for Success with Distressed Properties. The Accredited Distressed Property Designation will be awarded to all those who have completed the four-three hour courses. (Amount approved - \$5,000.00 / Number of Realtors assisted – 250).
48. The Rockford Area Association of Realtors (IL) (RAAR) is developing a proactive foreclosure prevention and response publicity campaign that will include personal stories in promotional pieces, monthly news releases to 28 local media outlets that analyze and promote positive trends and housing statistics, and releasing good news stories on a weekly basis. (Amount approved - \$5,000.00 / Number of realtors assisted – 1,100).
49. The Capitol Area Association of Realtors (IL) (CAAR) will offer the REBAC ABR training course – “Foreclosure; Prevention and Opportunities for Buyers – Clients”. (Amount approved - \$2,000.00 / Number of Realtors assisted – 40).
50. The Kankakee County Association of Realtors (IL) (KCAR) will conduct two programs in the county for the public regarding programs available to help them stay out of foreclosure. It will partner with Neighborhood Partners of Kankakee, a not-for-profit HUD approved counseling agency. (Amount approved - \$1,000.00 / Number of Realtors assisted - 325).

51. The Maryland Association of Realtors (MAR), in partnership with the Prince George's County Association of Realtors, has developed an education outreach program that will produce a publication entitled, "Keeping Your Home: A Guide to Foreclosure Prevention and Assistance in Prince George's County". Two thousand copies in English and 500 copies in Spanish will be produced. MAR is also partnering with two local nonprofits. (Amount approved - \$4,389.46 / Number of Realtors assisted – 3,000).
52. The Kansas Association of Realtors (KAR) plans to develop a consumer-oriented and comprehensive website that will provide members and consumers with foreclosure prevention and assistance information. The website content will be produced by KAR staff in partnership with two consumer credit counseling services. (Amount approved - \$10,000.00 / Number of Realtors assisted – 8,958).
53. The Midwestern Ohio Association of Realtors (MWOAR) will offer a four-hour training course entitled, "Buying Time...When the money runs out". The course will be presented by Home Ownership Matters, LLC. (Amount approved - \$2,413.00 / Number of Realtors assisted – 100).
54. The Northwestern Ohio Board of Realtors (NWOAR) will offer a training program presented by Home Ownership Matters, LLC. Those completing the course will be certified as foreclosure intervention specialists. (Amount approved – \$1,679.00 / Number of Realtors assisted – 75).
55. The Nebraska Realtors Association (NRA) will offer five different foreclosure prevention and response training courses to its local associations. The courses will be offered throughout the state and will include the following topics; buying REO properties, short sales, pre-foreclosure issues; upside down listings and how to list an upside down property. (Amount approved - \$38,100.00 / Number of Realtors assisted – 4,500).
56. The Vermont Association of Realtors (VAR) will provide its members with a statewide education program consisting of two courses covering mortgage foreclosure, short sales and unconventional transactions. It will also offer the REBAC course entitled, 'Short Sales and Foreclosures: What Buyer's Representatives Need to Know. The courses will be held in various locations throughout the state. (Amount approved – \$26,710 / Number of Realtors assisted - 1,850).
57. The Rockland County Board of Realtors (NY) (RCBR) will offer a training course entitled, "Surviving in a Down Market: Short Sales and Other Approaches to Marketing Residential Property". The course will be offered at a future general membership meeting. (Amount Approved - \$2,500.00 / Number of Realtors assisted – 125).

58. The North Carolina Association of Realtors (NCAR), through its NC Homeownership Alliance (created to educate homeowners on issues related to housing), plans to purchase billboard advertisements in high traffic areas directing readers to a toll free 1-800 number for a HUD approved counseling service. (Amount approved - \$7,230.80 / Number of Realtors assisted 41,044).
59. The Wilmington Regional Association of Realtors (NC) (WRAR) will offer a CRS training course entitled, "Short Sales and Foreclosures: Protecting Your Clients' Interest". It will request local papers to publish ads informing the public that Realtors can be a source of information and assistance. (Amount approved - \$5,000.00 / Number of Realtors assisted – 1860).
60. The Saint Paul Area Association of Realtors (MN) (SPAAR) will sponsor a "Welcome Home" tour of vacant foreclosed homes in a four neighborhood area of Saint Paul. The four neighborhoods have been severely impacted by the foreclosure crises and were designated by the Mayor of Saint Paul as part of his reinvestment initiative. One home in each neighborhood will serve as an anchor/resource for information for the touring public. SPAAR is partnering with a number of community leaders, non-profits and elected officials. It is hopeful that as a result of this effort Realtors will play a vital role in the revitalization of the neighborhoods. (Amount approved – \$9,000.00 / Number of Realtors assisted - 3,500).
61. The Naples Area Board of Realtors (FL) (NABR) through its membership on, and partnership with, the Collier County Foreclosure Task Force will conduct two educational forums covering wide range of foreclosure and short sale related issues. Informative handouts will be prepared and distributed in English, Spanish and Haitian. (Amount approved - \$3,871.00 / Number of Realtors assisted – 3,862).
62. The Realtor Association of Greater Miami & the Beaches (FL) (RAMB) will host a week long public education program entitled, "Empowering South Florida's Housing". The goals are to educate the public and Realtors on federal, state and local foreclosure issues; loan modification; and refinance assistance options; and, to stabilize the housing market by helping homeowners reduce their monthly payment and to provide a forum to assist those who do not qualify for assistance to seek other options. A different program will be offered on each of the five days covering refinancing, short sales, REO properties, investing, tax credit and mortgage assistance programs. Partners included; US Treasury, US Housing and Urban Development, Fannie Mae, Freddie Mac and Neighborhood Housing Services of South Florida (Amount approved - \$5,603.00 / Number of Realtors assisted - 12,230)

63. The Long Island Board of Realtors (NY) (LIBR) plans to develop an online training program focusing on short sales education that will include short sale/foreclosure webinars; industry updates; expansion of its short sales certification program; and outreach to homeowners encouraging contact with Realtor short sales professionals. (Amount approved - \$7,500.00 / Number of Realtors assisted – 23,000).
64. Puerto Rico Association of Realtors (PRAR) will develop a foreclosure prevention campaign consisting of a series of conferences and workshops. The education modules will focus on short sales, loss mitigation counseling and foreclosure prevention. It is hopeful through this effort that PRAR can help develop plans to respond to the adverse impacts of foreclosure. PRAR plans to utilize local experts in mortgage financing and economic relief programs but will also seek assistance from NAR to obtain the services of consultants to assist in the training. (Amount approved - \$35,380.00 / Number of Realtors assisted –1,000).
65. The Chattanooga Association of Realtors (TN) (CAR) will offer a training Program consisting of four courses entitled: “Servicing the Short Sale; From Contract to Closing; Will I Be Here Tomorrow; and, Marketing FHA for Real Estate Professionals.” The Courses will be taught by a number of local brokers, loan officers and attorneys. A total of 18 hours of CLE credit will be available for those completing all four courses. (Amount approved - \$10,650.00 / Number of Realtors assisted – 1600).
66. The Kansas Association of Realtors (KAR) will offer two one-day presentations of a course entitled, “Short Sales and Foreclosures: What Buyers’ Representatives Need to Know”. The course is designed to help students evaluate options for distressed homeowners, identify the components of an effective short sale package, how to avoid foreclosure in the future and the nuances of purchasing foreclosed properties. The course is licensed through the Real Estate Buyers’ Agent Council. (Amount approved - \$12,600.00 / Number of Realtors assisted – 8,958).
67. The Louisiana Realtors Association (LR) will develop a foreclosure prevention media campaign, a three-hour course on how to handle foreclosure-related transactions (including short sales), and an on-line foreclosure prevention and resource section on its web site. The three-hour course entitled “Navigating the Waters of Short Sales and Foreclosures” will be offered in all four regions of the state. The media campaign will direct consumers to partner agencies and the on-line resource. The on-line foreclosure prevention web page will be developed in cooperation with the state’s foreclosure task force and bankers association. (Amount requested - \$44,335.00 / Number of Realtors assisted – 12,109).

68. The Kansas City Regional Association of Realtors (KS/MO) (KCRAR) will offer an education course, in partnership with Wells Fargo and Genworth Mortgage Insurance, on short sales consisting of a panel of experts. The 3-hour course will be offered once in Kansas and once in Missouri and will cover several topics ranging from foreclosure prevention to short sale procedures. KCRAR has coordinated the course preparation with the Kansas Association of Realtors. (Amount approved – \$12,000 / Number of realtors assisted – 8,000)
69. The Pagosa Springs Area Association of Realtors (CO) (PSAAR) will conduct a two hour seminar consisting of four panelist who will cover several topics including understanding debt, loan modification/principal reduction, short sales and tax credits. The panelist are experts from within the local community and the seminar will be open to the entire community. (Amount approved - \$1,500.00 / Number of Realtors assisted – 121).
70. The Greater Nashville Association of Realtors (TN) (GNAR) is scheduling at least two REBAC Short Sales and Foreclosure Courses. It is anticipated that 240 realtors will enroll in the course which will be staffed by the Education Dept. of the GNAR. (Amount approved - \$9,600.00 / Number of Realtors assisted – 240). Note- this is the second grant approved for GNAR (see # 15).
71. The Orange County Association of Realtors (CA) (OCAR) will sponsor a foreclosure prevention workshop in cooperation with the Orange County Homeownership Preservation Collaborative which consists of numerous civic, government, advocacy, and industry organizations. OCAR has been, and continues to be, an active member of the Collaborative. The workshop will offer free counseling and legal advice and provide an opportunity for attendees to meet with lenders. Federal, state and local officials will be invited to attend. (Amount approved - \$4,000.00 / Number of Realtors assisted – 10,000).
72. The Oregon Association of Realtors (OAR) will offer the REBAC training program entitled “Foreclosure Course; Prevention & Opportunities for Buyer Clients”. (Amount approved - \$12,985.00 / Number of Realtors assisted – 16,570). Note - this is the second grant approved for OAR (see #25).

73. The Oregon Association of Realtors (OAR) will also offer a consumer education program targeting homeowners facing foreclosure or buyers interested in purchasing distressed properties. OAR will develop two brochures; the first will provide information on selling homes to avoid foreclosure; the second brochure will provide information to prospective purchasers of short sale or REO properties. Areas will be targeted that are most impacted by short sales and foreclosures in order to provide direct assistance through office visits. (Amount approved - \$14,100.00 / Number of Realtors assisted – 16,570). Note - this is the third grant approved for OAR (see #s 25 & 72).
74. The Massachusetts Association of Realtors (MAR) will produce, in partnership with Home Ownership Matters, LLC, 7 one-hour webinars covering the following topics; loss mitigation, re-inventing yourself in today's market, getting to the closing table, risk factors for brokers, value of properties affected by foreclosure, predatory lending and fair housing. The webinars will be conducted by a nationally recognized foreclosure intervention specialist. MAR will also produce a two-hour live program entitled, "What Massachusetts Realtors Need to Know about Foreclosure and Short Sales". The program will be presented at each of the 15 local associations, offer CLE credit, be specific to issues confronting Massachusetts Realtors and assist members in taking advantage of on-line services. Each of the state's 15 local associations will receive numerous electronic handouts, sets of videos and printed handouts. Branded logos will be created for each association (and for each of the seven programs). (Amount approved - \$38,750 / Number of Realtors assisted 19,701) Note - This is the second grant approval for MAR (see # 11).
75. The Pacific Southwest Association of Realtors (PSAR) will partner with the San Diego Housing Opportunity Collaborative, in conducting a Home Clinic and a "Sustaining Homeownership – Loss Mitigation & Making Home Affordable Workshop." Distressed homeowners, at no charge, will have access to resources and services, attorneys, real estate and mortgage industry professionals, housing counseling agencies, fair housing agencies and public agencies. In addition, short educational sessions will be provided. Realtors will provide additional guidance and conduct exit interviews and follow-up. At the conclusion of the event, attendees will be provided with reference material that will provide additional information on how to obtain assistance. PSAR is also discussing the possibility of partnering with the Federal Bank to conduct a Homeownership Workshop.(Amount approved - \$11,000.00 / Number of Realtors assisted - 1374).

76. New York State Association of Realtors, Inc. (NYSAR) will offer REBAC's training course; "Short Sales and Foreclosures: What Buyer's Representatives Need to Know" in a total of 10 locations throughout upstate New York and the New York City metropolitan area. (Amount approved - \$32,000.00 / Number of Realtors assisted – 66,544).
77. The New Jersey Association of Realtors (NJAR) has developed a plan consisting of four parts to educate members and the public on foreclosure and short sales. It will host six regional events for its members covering the legal, financial and real estate aspects of foreclosures and short sales; host a number of community events throughout the state led by community and business leaders with expertise on foreclosures and short sales; offer the MAR's Loss Mitigation Certification via its online format to all its members; and offer a course entitled "How to Negotiate a Short Sale" and the REBAC course on short sales and foreclosures at its state convention. (Amount approved - \$74, 143.20 / Number of Realtors assisted – 53,776).
78. The Virginia Association of Realtors (VAR) is serving as the grantee for four distinct programs that will be carried out throughout the Commonwealth. The programs include a Loss Mitigation Certification course, a program on helping homeowners at risk to buy time, a course on foreclosure and REOs, and the development of an educational section on the VAR's Website. **(1)** The Loss Mitigation Certification course is being offered by five local associations; Dulles Area, Fredericksburg, Greater Piedmont, Northern Virginia and Prince William. The course will be coordinated through the VAR. (Amount approved - \$30,194.10). **(2)** The "Buying TIME" program is being offered by the Eastern Shore Association of Realtors and is geared towards providing valuable information to the general public on options available to them if they fall behind on mortgages. (Amount approved - \$3,500.00). **(3)** The Richmond Association of Realtors (RAR), in partnership with the City of Richmond, Housing Opportunities Made Equal and the Partnership for Housing Affordability is developing two foreclosure prevention and response activities. The first is a training program entitled, "Foreclosure and REOs; 10 Critical rules, Reforms and New Realities." The course is designed to educate Realtors on the latest laws, regulations and financial changes in Virginia resulting from the foreclosure crises. Six hours of CLE credit will be available to those who complete the course. RAR is also planning to host four foreclosure prevention clinics which will be offered in four areas of Richmond that have been severely impacted by foreclosures. It should be noted that RAR's partners are providing for approximately 75% of the cost of the two programs. (Amount approved - \$14,720.00). **(4)** The Virginia Association of Realtors (VAR) is in development of a special section on its Virginia Homeowner Alliance website that will be dedicated to providing valuable information and identification of resources to address foreclosure issues, and to educate Realtors and homeowners alike. The website section will be modeled after the Wisconsin website. (Amount approved - \$12,000.00). (Total Amount approved for all four programs - \$60,414.10 / Number of Realtors assisted – 33,000).

79. The Harford County Association of Realtors, Inc. (HCAR) (MD) plans to advertise existing hotlines and local contact information to guide homeowners who are facing financial and/or credit issues. Local TV, radio and print media will be utilized. (Amount approved - \$3,000.00 / Number of Realtors assisted – 27,038).
80. The Alabama Association of Realtors (AAR) will offer the REBAC Short Sales/ Foreclosure course at the Montgomery Area Association of Realtors building on October 7, 2009. The course will be offered free to those who register for the 2-day ABR Designation course being offered on October 5 & 6, 2009. (Amount approved - \$4,200.00 / Number of Realtors assisted – 100).
81. The Southeast Valley Regional Association of Realtors SEVRAR (AZ) will offer a four part training course on “Home Owner Crises Management and Recovery” developed specifically for its local market by Patrick Ritchie, a national instructor on credit management. The course will help realtors better understand remedies, the inner workings of credit management and identifying financial scams, all of which will help them better serve their clients. The four part series will be offered between January-July 2010. It is anticipated that between 100-125 members will attend each session. (Amount approved - \$8,000.00 / Number of Realtors assisted – 600).
82. The New York State Association of Realtors, Inc. (NYSAR) will offer a second series of 10 REBAC’s training course; Short Sales and Foreclosures: What Buyer’s Representatives Need to Know. (See # 76 above). The course will be offered in several locations throughout New York in the fall of 2010 and will serve as the foundation for NAR certification. (Amount approved - \$30,580.00 / Number of realtors assisted – (66,544 New York Realtors assisted with #76).
83. The Middle Tennessee Association of Realtors (MTAR) will offer a class on specialized training in distressed markets, including negotiation skills with third party representatives and dealing with costly delays and emotional conflicts of clients. The course will serve as a follow up to previous courses on related topics. MTAR is partnering with several other local associations. (Amount approved - \$3,200.00 / Number or Realtors assisted - 200).
84. The South Metro Denver Realtor Association (SMDRA) (CO) will offer the REBAC training course; Short Sales and Foreclosures: What Buyer’s Representatives Need to Know, on November 9, 2010. (Amount approved - \$3,000.00 / Number of Realtors assisted – 100).

85. THE Park City Board of Realtors will offer the REBAC training course; Short Sales and Foreclosures; What Buyer's Representatives Need to Know. (Amount approved \$2,500.00 / Number of Realtors assisted – 40).

86. The White Mountain Association of Realtors (WMAR) (AZ) will host a two-day seminar to educate its members on foreclosures, short sales, REO properties, and the need for establishing good credit afterwards. The seminar will include class room settings, panels of experts and a Q & A forum. (Amount approved - \$7,200.00 / Number of Realtors assisted – 700).

87. The Vermont Association of Realtors (VAR) has received its second grant approval as a follow up to its earlier grant (See #56). This approval will provide for an additional date for VAR to offer the "Short Sales and Foreclosures; What Buyer's Representatives Need to Know" as it continues its statewide education program. The additional course will be offered to approximately 50 attendees and hosted by the Northwest Vermont Board of Realtors. (Amount approved - \$5,895.00 / Number of Realtors assisted – 50).

88. The Phoenix Association of Realtors (PAR) (AZ) will provide its members with the NAR's 'short Sales and Foreclosure Resource Certification" program. The program will provide a comprehensive education forum that will allow members to become certified in short sale and foreclosure resources. (Amount approved - \$14,000.00 / Number of Realtors assisted – 11,500).