

### 2004 Real Estate Continuing Education Courses

#	Name	Course	Date Submitted	Date Approved	Date Denied	# of Days To Get Approved	# of Days To Get Denied		
J001	Active Education	Legislation, Contracts and Options	12/8/2003	1/7/2004		29			
		Loans & Mortgages and Lending Laws	1/9/2004	1/21/2004		12			
		What About Mold?	2/3/2004	2/4/2004		1			
		Litigation Update	10/14/2004	11/1/2004		17			
		Legislation Update	10/14/2004	11/1/2004		17			
		Court & Jury	10/14/2004	11/1/2004		17			
J094	Accredited Continuing Education	Course 500	5/25/2004	5/25/2004		0			
J022	Advantage Education	Course 500	1/27/2004	1/29/2004		2			
J084	BCW2 Corp. dba BCW Group	Certified Home Marketing Specialist	2/12/2004	2/19/2004		7			
J027	Bush Training	Accredited Buyer Representative	12/29/2003	1/22/2004		23			
		Innovative Marketing	12/29/2003	1/22/2004		23			
		e-Buyer	12/29/2003	1/22/2004		23			
		Effective Negotiating for RE Professionals	3/17/2004	3/17/2004		0			
		Senior Housing Specialist	3/24/2004	3/29/2004		5			
		At Home with Diversity	4/8/2004	4/12/2004		4			
		Code of Ethics	5/11/2004	5/11/2004		0			
		Real Estate Professional Assistant	8/10/2004	8/18/2004		8			
		Course 500	8/10/2004	8/18/2004		8			
		Consumer-Certified Real Estate Consultant	8/10/2004	8/18/2004		8			
		Michigan Statutes, Rules and Case Law	9/13/2004	9/15/2004		2			
		Resort & Second Home Markets	11/3/2004	11/19/2004		16			
		J033	CCIM Institute	Case Studies in Acquisition Analysis	1/28/2004	1/30/2004		2	
				Introduction to Commercial Investment RE Analysis	12/5/2003	1/8/2004		33	
101 Financial Analysis for Commercial Investment	12/5/2003			1/8/2004		33			
102 Market Analysis for Commercial Investment	12/5/2003			1/8/2004		33			
103 User Decision Analysis for Commercial Investment	12/5/2003			1/8/2004		33			
104 Investment Analysis for Commercial Investment	12/5/2003			1/8/2004		33			
Advanced Studies in Acquisition Analysis	3/24/2004			3/24/2004		0			
J093	CLE International	Eminent Domain	5/21/2004	5/24/2004		3			
J092	CMI - Currey Managment Institute	Course 500	5/13/2004	5/18/2004		5			
J037	CMI Educational & Brokerage Svcs	Course 500	2/19/2004	2/20/2004		1			
J111	CRS - Michigan Chapter	Ninja Selling	11/19/2004	11/19/2004		0			

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J036	Career Academy of Real Estate	Mold/Loans, Mortgages & Lending Laws/Legislation	2/18/2004	2/20/2004		2	
J091	Career WebSchool	ADA & Fair Housing	4/26/2004	4/28/2004		2	
		Maximize Your Buyer's Borrowing Power	4/26/2004	4/28/2004		2	
		Introduction to Real Estate Ethics	4/26/2004	4/28/2004		2	
		Structuring Ownership in Commercial Real Estate	4/26/2004	4/28/2004		2	
		Regulations Impacting Commercial Real Estate	4/26/2004	4/28/2004		2	
		Commercial Sales & Exchanges	4/26/2004	4/28/2004		2	
		Commercial Leases	4/26/2004	4/28/2004		2	
		Commercial Finance & Investment Analysis	4/26/2004	4/28/2004		2	
		Pricing Property to Sell	4/26/2004	4/28/2004		2	
		Ethics in Real Estate	4/26/2004	4/28/2004		2	
		Business Management in a Real Estate Office	4/26/2004	4/28/2004		2	
		Basic Real Estate Finance	4/26/2004	4/28/2004		2	
		Tax Free Exchanges	4/26/2004	4/28/2004		2	
		Tax Advantages of Home Ownership	4/26/2004	4/28/2004		2	
		Methods of Residential Finance	4/26/2004	4/28/2004		2	
		Principles of Commercial Real Estate	4/26/2004	4/28/2004		2	
J086	Coaching Institute, Inc.	Technology as Applied to Real Estate	2/17/2004	2/20/2004		3	
J074	Continuing-Ed-Online.org	Introduction to Commercial Real Estate Sales	1/13/2004	1/23/2004		10	
		Buyer Representation in Real Estate	1/13/2004	1/23/2004		10	
		Property Management & Managing Risk	1/13/2004	1/22/2004		9	
		Fair Housing Law & Practice	1/13/2004	1/22/2004		9	
		Real Estate Finance & Tax Issues	2/11/2004	2/11/2004		0	
		**Ethics and Real Estate	1/13/2004	2/11/2004	1/21/2004	28	8
J032	Council of Real Estate Brokerage M	Balancing the Scales of Risk Management	12/10/2003	1/23/2004		43	
		Risk Management	12/10/2003		1/23/2004		43
		Strategic Business Management	12/10/2003		1/23/2004		43
		Financial Planning & Management	12/10/2003		1/23/2004		43
		Managing for Peak Performance	12/10/2003		1/23/2004		43
		Generational Marketing	12/10/2003		1/23/2004		43
		Mergers & Acquisition	12/10/2003		1/23/2004		43
		Marketing for Competitive Advantage	12/10/2003		1/23/2004		43

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#	Name	Course	Date Submitted	Date Approved	Date Denied	# of Days To Get Approved	# of Days To Get Denied
		The Selling Manager	12/10/2003		1/23/2004		43
J083	Council of Residential Specialists	CRS 105 Making the Right RE Finance Decision	1/30/2004	2/5/2004		5	
		CRS 107 Mastering the Art of Selling New Homes	1/30/2004	2/5/2004		5	
		CRS 201 Listing Strategies for the Residential Specialis	1/30/2004	2/5/2004		5	
		CRS 202 Effective Buyer Sales Strategies	1/30/2004	2/5/2004		5	
		CRS 204 Creating Wealth Through Residential RE Inve	1/30/2004	2/5/2004		5	
		CRS 206 Technologies to Advance your Business	1/30/2004	2/5/2004		5	
		CRS 210 Building an Exceptional Cust Svc Referral Bu	1/30/2004	2/5/2004		5	
		CRS 103 Maximize Your Potential...Personally & Profe	1/30/2004		2/4/2004		4
		CRS 200 Business Planning & Marketing for the Resid	1/30/2004		2/4/2004		4
J105	The Danberry Co Realtors	Products that Enhance theHome Buying & Selling Proc	8/30/2004	9/1/2004		1	
		Contracts and Addenda	9/27/2004	10/6/2004		9	
		Selling a Home Containing a Well/Septic System/Lead	10/21/2004	10/22/2004		1	
		How to Cultivate Prospects	11/5/2004	11/19/2004		14	
J098	ECOBROKER, Inc.	Energy in Real Estate	7/30/2004	8/4/2004		4	
		Environmental Issues in Real Estate	7/30/2004	8/4/2004		4	
		Real Estate and the Green Market Advantage	10/25/2004	11/2/2004		7	
J038	Education Services Plus	Course 500	4/12/2004	4/13/2004		1	
J075	Erika Fowler	Course 500	4/22/2004	4/28/2004		6	
J026	The Forte Institute, LC	Course 500	1/22/2004	1/26/2004		4	
J002	Great Lakes Realty Systems Inc	*Course 300	9/18/2003	1/5/2004		107	
		*Course 400	9/18/2003	12/11/2003		83	
		Course 500	1/12/2004	1/12/2004		0	
J023	Greater Lansing Association of Rea	Accredited Buyer Representative	4/1/2004	4/1/2004		0	
		Legal Update	7/26/2004	7/30/2004		4	
		Networking & Referral Systems	11/10/2004	11/19/2004		9	
J081	Heid Enterprises	*Understanding the Impact of Mold	5/16/2003	1/13/2004		237	
J017	Holloway's Real Estate Institute	Course 500	1/7/2004	1/12/2004		5	
		Michigan Statutes, Rules and Case Law	6/30/2004	6/30/2004		0	
J087	Home Security of America	Risk Management	3/30/2004	4/1/2004		1	
		Risk Management-Agency	6/1/2004	6/2/2004		1	
		Risk Management-Regulatory Risk	6/1/2004	6/2/2004		1	

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J076	Hondros College	Risk Management-Legal Risk	6/1/2004	6/2/2004		1	
		Environmental Hazards	7/16/2004	7/20/2004		4	
		Fair Housing	7/16/2004	7/20/2004		4	
		Pricing & Financing Properties	7/16/2004	7/20/2004		4	
		Real Estate Finance	7/16/2004	7/20/2004		4	
		Risk Management	7/16/2004	7/20/2004		4	
		Using the Internet to Serve	7/16/2004	7/20/2004		4	
J095	Hyland Bay	New Home Sales Unlimited	5/26/2004	5/27/2004		1	
J097	Institute for Continuing Education In	About Fair Housing in Michigan	7/19/2004	7/26/2004		7	
		About Commercial Leasing	7/19/2004	7/26/2004		7	
		About Real Estate Finance	7/19/2004	7/26/2004		7	
		What You Should Know About the Environment	7/19/2004	7/26/2004		7	
		About Home Inspection	8/9/2004	8/17/2004		8	
		About Ethics in Real Estate	8/9/2004	8/17/2004		8	
		About Real Estate Accounting	8/9/2004	8/17/2004		8	
		Understanding Sexual Harassment in Real Estate	8/9/2004		8/17/2004		8
		What You Should Know About Cusom Homes	8/9/2004	8/17/2004		8	
		J007	The Institute-The Source for Cont E	Course 500	1/20/2004	1/20/2004	
Cases & Rules	9/3/2004			9/7/2004		4	
J073	Investment Exchange Group	Basic 1031 Tax Deferred Exchanges Class	1/26/2004	2/2/2004		6	
		Advanced 1031 Tax Deferred Exchanges Class	1/26/2004	2/2/2004		6	
J016	Lorman Business Center	Buying and Selling a Business in Michigan	9/9/2003	9/20/2003		11	
		Like Kind Real Estate Exchanges	9/16/2003	9/22/2003		6	
		Financial Statement Analysis	12/23/2003		1/23/2004		30
		Finance: The Basics	12/23/2003		1/23/2004		30
		Commercial & RE Loan Documents	2/13/2004	2/19/2004		6	
		Commercial Real Estate Financing	4/20/2004	4/27/2004		7	
		Reducing Real & Personal Property Tax	4/26/2004	4/29/2004		3	
		Zoning and Land Use	5/12/2004	5/13/2004		1	
		Fundamentals of Real Estate Closings	8/3/2004	8/17/2004		14	
		Documentation Issues for Condominiums, Planned ...	9/20/2004	9/24/2004		4	
		AIA Contracts	10/14/2004	10/22/2004		8	

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#	Name	Course	Date Submitted	Date Approved	Date Denied	# of Days To Get Approved	# of Days To Get Denied
		Construction, Insurance, Bonding & Liens	11/12/2004	11/19/2004		7	
		Construction Lien Law	11/3/2004	11/19/2004		16	
		Fundamentals of Real Estate Closings	12/6/2004	12/9/2004		3	
		The Construction Process from Start to Finish	12/1/2004	12/9/2004		8	
J028	MCAR School of Real Estate	Course 500	2/9/2004	2/9/2004		0	
		Real Estate Contract Law	2/20/2004	2/27/2004		7	
		Real Estate Disclosure Issues	2/20/2004	2/27/2004		7	
		The Residential Purchase Agreement	3/18/2004	3/24/2004		6	
		Listing Agreements - Collecting a Commission	3/29/2004	4/1/2004		2	
		Affinity Relationships under RESPA	3/30/2004	4/1/2004		1	
		Code of Ethics	4/27/2004	4/29/2004		2	
		Real Estate License Law	6/4/2004	6/14/2004		10	
		Mediation	7/21/2004	7/23/2004		2	
		Michigan Statutes, Rules and Case Law	7/26/2004	7/30/2004		4	
J102	MIT Financial LLC	Success Secrets of the Power Agent	8/5/2004	8/18/2004		13	
J101	Nancy McKellar	CIE Training	8/5/2004	8/18/2004		13	
J056	Michigan Association of Realtors	Red Flags, Property Inspection Guide	2/10/2004	2/11/2004		1	
		Real Estate & Taxes! What Every Agent Should Know	2/10/2004	2/11/2004		1	
		Real Estate Finance Today	2/10/2004	2/11/2004		1	
		Borrowing with Confidence: Low-Cost Financing	2/10/2004	2/11/2004		1	
		Legal Update	2/10/2004	2/11/2004		1	
		GRI-1	3/18/2004	3/18/2004		0	
		Homeland Security	4/7/2004	4/14/2004		7	
		1031 Tax-Deferred Exchanges	4/7/2004	4/14/2004		7	
		Real Estate and Capital Market Cycles	4/7/2004	4/14/2004		7	
		Marketing with Microsoft Office	4/15/2004	4/16/2004		1	
		Condominiums+Tax Incentives=Development	4/16/2004	4/19/2004		3	
		Understanding Manufactured Housing	6/18/2004	6/30/2004		12	
		Goal Setting Doesn't Work	6/29/2004		7/7/2004		8
		Staying Out of Court the Local Zoning Contest	7/1/2004	7/7/2004		6	
		Legal Update - Online	6/29/2004	7/16/2004		17	
		E-Pro	7/14/2004	7/16/2004		2	

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#	Name	Course	Date Submitted	Date Approved	Date Denied	# of Days To Get Approved	# of Days To Get Denied
		Stop It--A 2 Word Solution to the Prospecting Dilemma	7/21/2004	7/23/2004		2	
		Contemporary Issues in Preventing Identity Theft	7/30/2004	8/2/2004		2	
		Contemporary Issues in REALTOR Safety	7/30/2004	8/2/2004		2	
		Branding Today's Real Estate Agent-How to become a	7/30/2004	8/2/2004		2	
		Improving People Skills for Managers	8/2/2004		8/4/2004		2
		Improving Communication for Sales	8/2/2004		8/4/2004		2
		What Every RE Broker Should Know About Environmei	8/2/2004	8/4/2004		2	
		Legal Update for Commercial Brokers & Salespersons	8/11/2004	8/18/2004		7	
		Michigan Law	8/11/2004	8/18/2004		7	
		Networking and Referral Systems	8/12/2004	8/18/2004		6	
		Top 13 Success Startegies for Realty Professionals	8/18/2004	8/18/2004		0	
		Home Makeovers Through Alternative Financing	9/1/2004	9/2/2004		1	
		Financial Calculator Course	9/1/2004	9/2/2004		1	
		How to Make Money in Investment Real Estate	9/13/2004	9/14/2004		1	
J107	MI Chptr 7 - Interntal Right of Way	2004 Fall Education Seminar	9/29/2004	10/6/2004		7	
J080	Michigan Dept of Environmental Qu	Dealing w/Radon in Real Estate & New Construction	11/18/2003	12/3/2003		15	
J011	Michigan Institute of Real Estate	Course 500	1/23/2004	1/27/2004		4	
		Income Valuation	2/26/2004	3/1/2004		5	
		Property Management & Managing Risk	3/15/2004	3/15/2004		0	
		Risk Management	3/15/2004	3/15/2004		0	
		Michigan Law & Rules	7/8/2004	7/20/2004		12	
		Michigan Law & Rules Update	8/16/2004	9/13/2004		27	
J014	Michigan Real Estate Academy	Course 500	1/28/2004	1/30/2004		2	
		CRS 105 Making the Right RE Finance Decision	7/23/2004	7/26/2004		3	
J030	Michigan Realty Training Center	Course 500	1/22/2004	1/26/2004		4	
J010	Middleton Real Estate Training, Inc.	Land 101	11/24/2003	1/12/2004		48	
		Course 500	1/11/2004	1/15/2004		4	
		Accredited Buyer Representative	12/16/2003	1/29/2004		43	
		Legislation & Litigation Update	5/13/2004	5/18/2004		5	
		Regulatory Study Guide, Federal Statutes	8/26/2004	8/31/2004		5	
		Underwriting the FHA Loan	8/26/2004	8/31/2004		5	
		Principles of Mortgage Origination	8/26/2004	8/31/2004		5	

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		Essentials of Mortgage Lending	8/26/2004	8/31/2004		5	
		Standards of Conventional Lending	8/26/2004	8/31/2004		5	
		Underwriting the Conventional Loan	8/26/2004	8/31/2004		5	
		Real Estate Professional Assistant	8/20/2004	8/31/2004		11	
		Effective Negotiating for RE Professionals	8/20/2004	8/31/2004		11	
		e-Buyer	8/20/2004	8/31/2004		11	
		New Home Sales	8/20/2004	8/31/2004		11	
		Innovative Marketing	8/20/2004	8/31/2004		11	
		Successful Relocation	8/20/2004	8/31/2004		11	
		Analyzing Creditworthiness	9/10/2004	9/15/2004		5	
		Predatory Lending	9/10/2004	9/15/2004		5	
		Lending to New Americans	9/10/2004	9/15/2004		5	
		Conventional Processing	9/10/2004	9/15/2004		5	
		Ethics	10/14/2004	10/22/2004		8	
J013	Mount Clemens Real Estate Institut	Mold/Loans, Mortgages & Lending Laws/Legislation	3/8/2004	3/18/2004		10	
J006	NCI Associates, Ltd	Course 500	1/16/2004	1/20/2004		4	
		Certified Construction Resource	1/20/2004	1/22/2004		2	
		Code of Ethics	1/28/2004	1/30/2004		2	
		Mediation	3/10/2004	3/11/2004		1	
		Mediation	8/10/2004	8/18/2004		8	
J077	National Association of Realtors	*What Were You Thinking	6/9/2003	9/18/2003		99	
		*The Buck Stops Here: Lessons in Risk Management	6/9/2003	9/18/2003		99	
J082	National Real Estate Education Cer	Course 500	1/20/2004	1/20/2004		0	
		Code of Ethics	3/12/2004		3/18/2004		6
J012	National School of Real Estate	Course 500	2/3/2004	2/3/2004		0	
J090	Neighborhood Gold	Down Payment Assistance	4/20/2004	4/28/2004		8	
J029	North Oakland County Board of Re:	Course 500	2/12/2004	2/17/2004		5	
		Case Law & Fee for Service Program	4/13/2004	4/14/2004		1	
J031	Pat Crilley Schools	Course 500	3/9/2004	3/10/2004		1	
	Personality Insights/Insights Institut	Individual Personality Interaction Dynamics	12/5/2003		12/11/2003		6
J108	Pillar to Post	Electrical Service Size	10/14/2004	10/22/2004		8	
		Identifying Structural Defects	10/14/2004	10/22/2004		8	

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		Flat Roof Systems	10/14/2004	10/22/2004		8	
		Identifying Furnace Deficiencies	10/14/2004	10/22/2004		8	
		Air Conditioning for An Older Home	10/14/2004	10/22/2004		8	
		The Un-Sick House	10/14/2004	10/22/2004		8	
		Basement/Apartment/Fire Retrofit	10/14/2004	10/22/2004		8	
		Termites - How to Locate Them	10/14/2004	10/22/2004		8	
		Plumbing	10/14/2004	10/22/2004		8	
		How to Avoid a Wet Basement	10/14/2004	10/22/2004		8	
		Problems In Old Homes	10/14/2004	10/22/2004		8	
		Problems in New Homes	10/14/2004	10/22/2004		8	
		Wells, Septic & Sump Pumps	10/14/2004	10/22/2004		8	
		Mold and Radon Issues & Testing	10/14/2004	10/22/2004		8	
		Aluminum Wiring	10/14/2004	10/22/2004		8	
		Knob and Tube Wiring	10/14/2004	10/22/2004		8	
		Expanded Electrical Service	10/14/2004	10/22/2004		8	
		GFCI Protection	10/14/2004	10/22/2004		8	
		Reverse Polarity	10/14/2004	10/22/2004		8	
		Galvanized/Lead Piping	10/14/2004	10/22/2004		8	
		Poly-B Piping	10/14/2004	10/22/2004		8	
		Well Water Supply	10/14/2004	10/22/2004		8	
		Septic System	10/14/2004	10/22/2004		8	
		Radon Gas/CO	10/14/2004	10/22/2004		8	
		UFFI/Asbestos	10/14/2004	10/22/2004		8	
		Lead Paint	10/14/2004	10/22/2004		8	
		Sick House Syndrome	10/14/2004	10/22/2004		8	
		Mold/Mildew	10/14/2004	10/22/2004		8	
		Basement Insulation	10/14/2004	10/22/2004		8	
		Attic Insulation	10/14/2004	10/22/2004		8	
		Forced-Air Oil Furnace	10/14/2004	10/22/2004		8	
		Forced-Air Gas Furnace	10/14/2004	10/22/2004		8	
		Hot Water Heating System	10/14/2004	10/22/2004		8	
		Steam Heating System	10/14/2004	10/22/2004		8	

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		Electrical Heat	10/14/2004	10/22/2004		8	
		Fireplace/Wood Stove	10/14/2004	10/22/2004		8	
		Central Air Conditioner	10/14/2004	10/22/2004		8	
		Heat Pump	10/14/2004	10/22/2004		8	
		Evaporative Coolers	10/14/2004	10/22/2004		8	
		HRV/ERV	10/14/2004	10/22/2004		8	
		Basement Leaks/Moisture	10/14/2004	10/22/2004		8	
		Expansive Soils	10/14/2004	10/22/2004		8	
		Foundation Cracks	10/14/2004	10/22/2004		8	
		Preserved Wood Foundations	10/14/2004	10/22/2004		8	
		Attic Leak/Moisture	10/14/2004	10/22/2004		8	
		Ice Damming	10/14/2004	10/22/2004		8	
		EIFS	10/14/2004	10/22/2004		8	
		L-P OSB Siding	10/14/2004	10/22/2004		8	
		Manufactured Homes	10/14/2004	10/22/2004		8	
		Log Homes	10/14/2004	10/22/2004		8	
		Built-Up Roof	10/14/2004	10/22/2004		8	
J003	Professional Learning Network	Course 500	1/28/2004	2/2/2004		4	
		*Accredited Buyer Representative	9/9/2003	1/12/2004		123	
		Resort & Second Home Markets	2/24/2004	2/26/2004		2	
		Ethics (NAR)	3/8/2004	3/10/2004		2	
		Effective Negotiation for Real Estate Professionals	3/10/2004		3/18/2004		8
J099	Progressive Exchange Services Inc	1031 Exchanges	8/9/2004	8/17/2004		8	
J042	Property Management Assoc of Mic	*Property Management	12/18/2003	2/26/2004		68	
J109	Property Professionals Inc	Molds/Loans, Mortgages & Lending Laws/Legislation U	10/15/2004	10/22/2004		7	
J005	The Real Estate Academy	Course 500	1/8/2004	1/23/2004		15	
J009	The Real Estate Education Center,	Course 500	2/3/2004	2/3/2004		0	
		Real Estate Professional Assistant (REPA)	3/17/2004	3/22/2004		5	
		Certified Consumer Real Estate Counselor (CCREC)	3/17/2004	3/22/2004		5	
		Accredited Buyer Representative	3/17/2004	3/22/2004		5	
		Ethics (NAR)	3/17/2004	3/22/2004		5	
		Ethics/Updates & Cases	3/26/2004	3/29/2004		3	

### 2004 Real Estate Continuing Education Courses

#	Name	Course	Date Submitted	Date Approved	Date Denied	# of Days To Get Approved	# of Days To Get Denied
		Successful Relocation	3/26/2004	3/29/2004		3	
		Successful Representation in New Home Sales	3/26/2004	3/29/2004		3	
		BGI 3 Con Ed	9/8/2004	9/13/2004		5	
J020	Real Estate One Academy	Legislation, Contracts and Options	12/29/2003	1/8/2004		9	
J015	Real Estate Professional Education	Course 400	1/29/2004	1/30/2004		1	
		Course 500	1/29/2004	1/30/2004		1	
		Real Estate Continuing Education J Course	1/5/2004	1/6/2004		1	
		Art of Negotiation	1/29/2004	1/30/2004		1	
		Clarifying Condominium Confusion	1/29/2004	1/30/2004		1	
		Issues in Dealing with New Construction	1/29/2004	1/30/2004		1	
		Title Insurance & the Real Estate Closing	7/9/2004	7/12/2004		3	
		A Study in Due Diligence	7/9/2004	7/12/2004		3	
		Use of the Agency Disclosure Statement	8/9/2004	8/18/2004		9	
J100	Servpro Industries, Inc.	Mold	8/9/2004	8/18/2004		9	
J103	Sterling Education Services	1031 Exchange and Tenants in Common Curriculum	8/10/2004	8/18/2004		8	
J088	Traverse Area Association of Realtors	Wetlands and Real Estate	4/5/2004	4/12/2004		7	
J047	US Brokers Institute	Course 500	1/29/2004	1/30/2004		1	
J106	US Inspect	Environmental Issues: Risk Management	8/31/2004	9/2/2004		2	
J085	United Guaranty Residential Insurance	Fraud Prevention	1/5/2004	2/20/2004		45	
		Loan Origination University	1/5/2004	2/20/2004		45	
		Automated Underwriting	1/5/2004	2/20/2004		45	
		Mortgage Basics for Realtors	1/5/2004	2/20/2004		45	
		Automated Underwriting: Loan Prospector	1/5/2004	2/20/2004		45	
		Automated Underwriting: Desktop Originator	1/5/2004	2/20/2004		45	
J048	University Real Estate	Course 500	9/1/2004	9/1/2004		0	
J089	Wells Fargo Home Mortgage	Listing & Selling Etiquette	4/15/2004	4/16/2004		1	
J096	John W Welsh	Investing in Paper	6/28/2004	7/6/2004		8	
		1031 Tax Deferred Exchanges	10/25/2004	11/1/2004		6	
J110	Weiss Homes Inc	Secrets of Selling to Multicultural Customers	10/25/2004	11/2/2004		7	
J004	Western Wayne Oakland Cty Assoc	*Real Estate and Taxes! What Every Agent Should Know	11/6/2003	1/20/2004		74	
		*Real Estate Finance Today	11/6/2003	1/20/2004		74	
		*Environmental Issues in Your Real Estate Practice	11/6/2003	1/20/2004		74	

### 2004 Real Estate Continuing Education Courses

#	Name	Course	Date Submitted	Date Approved	Date Denied	# of Days To Get Approved	# of Days To Get Denied
		Course 500	1/23/2004	1/27/2004		4	
		Case Law & Fee for Service Program	2/25/2004	3/1/2004		6	
		Rules & National Industry Update	2/25/2004	3/1/2004		6	
		*Accredited Buyer Representative	12/3/2003	3/3/2004		90	
		Related Case Law	7/9/2004	7/12/2004		3	
		Michigan Real Estate Law	8/26/2004	8/31/2004		5	
		Ninja Selling II	11/5/2004	11/19/2004		14	

\*All of these courses were reviewed by Paula J. Smith

\*\*This course was originally denied by Paula J. Smith and then later approved by Ann Millben