

July 2025— January 2026

# MIDDLETON

REAL ESTATE TRAINING, INC.

## Reminder for Real Estate Licensees:

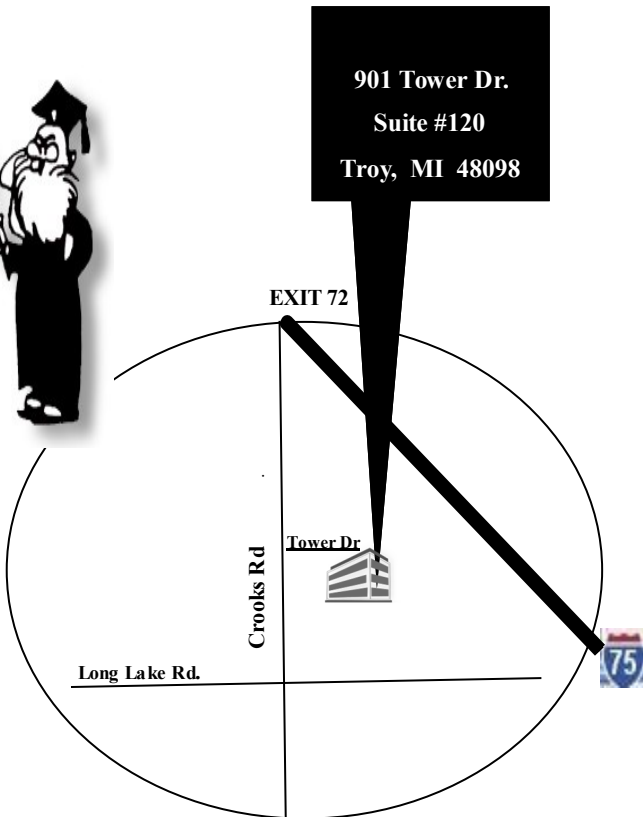
You need 18 hours of CE to renew your 3 year license  
with the following minimum requirements:

**Minimum 2 hours of laws rules and court cases each year**

**Starting February 2024, 1 additional hour**

**must be on Fair housing**

(3 hrs. is now required each year)



Ph # (248) 885-8311 FAX(248) 885-8435

901 Tower Dr. Suite 120 Troy, MI 48098

[www.middletontraining.com](http://www.middletontraining.com)

e-mail [Tami@Middletontraining.com](mailto:Tami@Middletontraining.com)

***Director/Instructor:***

Loretta J. Chmura

***Office Staff***

Tamara Sherman

Joan Gist

***Instructors***

Diane D' Agostino

Justin Kopsch

John Clemente

**MISSION STATEMENT:**

To provide our students with excellence in education by including up-to-date information as well as keeping our students informed on current trends so that they may be as professional as possible in their chosen occupation.

***Conduct:***

Our classroom atmosphere is intended to be conducive to an enjoyable learning environment. This would include, but not be limited to, a classroom environment free from inappropriate conduct such as talking on cell phones during class, interfering with classroom lectures, foul language or disruptive behavior. Any student not complying with company policy will result in expulsion from any and all programs.

***Visitors:***

Students **may not** bring any visitors to class unless they pay full tuition. Children are **not allowed in the classroom** or to be unsupervised at any time. **NO PETS** allowed.

***Refunds:***

All tuition and fees paid by the applicant shall be refunded if the applicant is rejected by the school before enrollment. An application fee of not more than \$25 may be retained by the school if the applicant is denied. All tuition and fees paid by the Applicant shall be refunded if requested within 3 business days after signing a contract with the school. Once the 3 days commence, there will be no refund after the first scheduled session. All refunds shall be requested in writing, and will be returned within 30 days of the request. Notwithstanding the above, refunds are not considered appropriate for individuals who have completed the course.

**WHY NOT TAKE AN EXCITING 2025 CE  
6 - HOUR CONTINUING EDUCATION CLASS  
AT AN OFF-SITE LOCATION?**

**Loretta J. Chmura, Instructor**

**See page 12 for dates and registration form**

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## *Holiday Schedule*

School will be closed on the following days:

- New Year’s Day
- Thanksgiving Day
- Labor Day
- Independence Day
- Memorial Day
- Christmas Day

*In the event of hazardous weather, call school for information regarding class schedule.*

**DEPT. OF LICENING AND REGULATORY AFFAIRS PERMIT #000103  
STATE OF MICHIGAN PUBLICATION DATE 7/25**

## *Class Reviews*

If you only need a review prior to taking the exam, Middleton has different Review Classes for salespersons and brokers. The Review Classes are for those who already have all the required education hours.

- |                                               |                                           |
|-----------------------------------------------|-------------------------------------------|
| <b>Salespersons Cram \$120.00 (12hrs)</b>     | <b>Brokers Cram \$150.00 (20hr)</b>       |
| <b>Class Reviews \$50.00 per class (4hrs)</b> | <b>Broker Fair Housing \$50.00 (3hrs)</b> |

## *Entrance Requirements*

Must be 18 years of age and have knowledge and understanding of the English language. No other prerequisites are required.

- \$25.00 Service Charge for Returned Checks.**
- \$5.00 Administration Charge for Duplicate Certificates**

**We reserve the right to cancel any class due to lack of enrollment**

# COURSE DESCRIPTIONS

## Real Estate Fundamentals: 5 Weeks • 48 Hours

**Pre-paid Tuition \$230.00 + materials \$75 / Walk-In \$240.00 + \$75 materials**

This course is designed to prepare the student for the real estate licensing examination for the State of Michigan. The licensing examination consists of 120 questions, and is conducted by (PSI). Our program gives you the necessary real estate background, in order for you to do well on the exam. Areas covered include:

- Laws ■ Contracts ■ Rules and Regulation ■ Licensing
- Real Estate Ownership ■ Brokerage ■ Pricing ■ Valuation

### MIDDLETON REAL ESTATE TRAINING: IN TROY

<b>Mondays &amp; Wednesdays</b>	<b>Tuesdays &amp; Thursdays</b>
<b>9:00 a.m. – 1:00 p.m.</b>	<b>6:00 p.m. – 10:00 p.m.</b>

#### Start Dates:

July 14	July 15
August 11	August 12
September 15	September 16
October 13	October 14
November 10	November 11
December 8	December 9
January 12, 2026	January 13, 2026

## One Week Real Estate Real Estate Fundamentals: TROY LOCATION

*(Prerequisite: must register and pick up materials one week prior to class.)*

July 7, 8, 9, 10, 11, 19	Monday thru Friday + Finals	9:00 a.m. - 6:00 p.m.
August 4, 5, 6, 7, 8, 16	Monday thru Friday + Finals	9:00 a.m. - 6:00 p.m.
September 8, 9, 10, 11, 12 & 20	Monday thru Friday + Finals	9:00 a.m. - 6:00 p.m.
November 3, 4, 5, 6, 7, 15	Monday thru Friday + Finals	9:00 a.m. - 6:00 p.m.
December 1, 2, 3, 4, 5, 13	Monday thru Friday + Finals	9:00 a.m. - 6:00 p.m.
January 5, 6, 7, 8, 9, 17, 2026	Monday thru Friday + Finals	9:00 a.m. - 6:00 p.m.

## Broker Basic I: 6 Weeks • 60 Hours

**Pre-Paid Tuition \$370.00+ materials \$75 / Walk-In \$380+\$75 materials**

This course is designed to prepare you to successfully pass the Broker’s Licensing Examination developed by PSI. We assist our students with all the required paperwork.

**This course goes toward 90 hour requirement for Broker License.** Classroom lectures and discussions are an intricate part of all our courses. Additional workshops, in specialized areas are included at no additional cost.

<b>Class dates:</b>	<b>9:00 a.m. - 6:00 p.m.</b>
July 10, 17, 24, 31, Aug 7, 12	Plus Finals & Fair Housing
September 11, 18, Oct 2, 9, 14, 21	Plus Finals & Fair Housing
November 13, 20, 25, Dec 4, 9, 16	Plus Finals & Fair Housing
January 15, 22, 29, Feb 5, 10, 17, 2026	Plus Finals & Fair Housing

## Broker 3 Hour Fair Housing • Tuition \$50.00 pre-paid \$60.00 walk-in

\*August 25, 2025 Monday 6:00pm-9:00pm

\*October 30, 2025 Thursday 3:00pm -6:00pm

\*December 29, 2025 Monday 3:00pm-6:00pm

**Real Estate Law: • 32 Hours**

**Tuition: \$325.00 + materials \$65 Pre-paid • \$330.00 + materials \$65 Walk-In**

This course will include discussion on the statutes. In addition, this course is approved and will go toward the Brokers 90 hour requirement for licensing as well as 15 hours for appraisal pre-license and appraisal continuing education credit. **CALL FOR DATES**

**Introduction to Property Management: 4 weeks • 32 Hours**

**Tuition: \$325.00 + \$65 materials Pre-paid • \$335.00 + \$65 Walk-In**

This course is designed to help the licensee to better understand the profession of property management. It includes career opportunities discussion, Michigan Laws as it relates to the profession as well as guidance to provide quality level service to clients. This course is approved for 32 hrs. Broker credit with 3 hours of Fair Housing or can count as 32 hrs. of Real Estate Continuing Education which includes 6 hrs. on law.

September 2, 2025	(4 weeks)	Tuesday & Thursday	6:00pm-10:00pm
January 13, 2026	(4 weeks)	Tuesday & Thursday	6:00pm-10:00pm

**Broker Management: 32 Hours**

**Tuition: \$325.00 + \$65 materials Pre-paid • \$335.00 + \$65 Walk-In**

This course is designed for anyone who is a manager, or wants to be manager/owner, who supervises or directs the conduct of a Real Estate Business. This course is approved and will go toward the 90 hour requirement for licensing and includes 3 hour fair housing or can count as 32 hours of real estate continuing education which includes 6 hours on laws.

June 23, 25, 26, 30, 2025	(2 weeks)	9:00am-5:00pm
September 29, Oct. 1, 6, 2025	(2 weeks)	9:00am-5:00pm
December 15, 22, 30, Jan 2 (2026)	(2 weeks)	9:00am-5:00pm

**Limited Real Estate Appraisal License Requirements**

**Education:** 75 hours of approved pre-licensure appraisal education

**Experience Required:** None • **Exam:** None

**Four CLASSES FOR LIMITED APPRAISAL LICENSE – *AQB Approved***

**1. Appraisal Principles: 4 weeks • 32 Hours Pre/30 Hours Continuing Education**

**Tuition: \$315.00 + materials \$65 Pre-paid**

**\$325.00 + materials \$65 Walk-In (Counts as Residential & Commercial)**

*Can also be used for 30 hrs Broker Educational Requirements and Appraisal CE requirements)*

**Classes Start:**

July 7, 2025	Monday & Wednesday	6:00 p.m. - 10:00 p.m.
September 8, 2025	Monday & Wednesday	6:00 p.m. - 10:00 p.m.
November 17, 2025	Monday & Wednesday	6:00 p.m. - 10:00 p.m.
January 26, 2026	Monday & Wednesday	6:00 p.m. - 10:00 p.m.

**2. National Uniform Standards of Appraisal Practice: 15 Hours**

**Tuition: \$275.00 + materials \$75 Pre-paid**

**\$285.00 + materials \$75 Walk-In (Counts as Residential & Commercial)**

*(You do not need to purchase materials if you have the current edition of the USPAP book)*

September 5 & 6, 2025	Friday & Saturday	9:00 am - 5:00pm
October 6, 8, 13, 15, 2025	Monday & Wednesday	6:00 pm - 10:00pm
January 12, 14, 19, 21 2026	Monday & Wednesday	6:00 pm - 10:00pm

### 3. Appraisal Procedures: 4 Weeks • 30 Hours Pre/28 hours Continuing education

**Tuition: \$315.00 + materials \$40 Pre-paid \* \$325.00 + \$40 materials Walk-In**

**(Counts as Residential & Commercial)**

#### Start dates:

June 9, 2025	Monday & Wednesday	6:00 p.m. - 10:00 p.m.
August 4, 2025	Monday & Wednesday	6:00 p.m. - 10:00 p.m.
October 20, 2025	Monday & Wednesday	6:00 p.m. - 10:00 p.m.
December 15, 2025	Monday & Wednesday	6:00 p.m. - 10:00 p.m.
February 23, 2026	Monday & Wednesday	6:00 p.m. - 10:00 p.m.

### 4. Supervising Trainee Appraiser: 4 hours

**Tuition: \$75.00 Pre-paid \$85.00 Walk-in (counts for Residential and commercial).**

This class is required as of January 2015 for any one that is acquiring a Limited Appraiser License as well as any one that wants to train a Limited Appraiser. Only Certified Residential or Certified General appraisers can train a Limited appraiser, and can only train 3 Limited appraisers at one time. This class also counts for Residential or Commercial CE credit for appraisers

July 2, 2025 (Zoom)	Wednesday	6:00 pm - 10:00 pm
August 27, 2025	Wednesday	6:00 pm - 10:00 pm
November 12, 2025	Wednesday	6:00 pm - 10:00 pm
January 7, 2026	Wednesday	6:00 pm - 10:00 pm

## State Licensed Appraiser Requirements

**Education:** 150 hours of approved pre-licensure appraisal education (**four classes**)

**Experience Required:** 1,000 hours of appraisal experience over at least 6 months. **Exam:** AQB Exam

*Recommended sequence for obtaining this license and/or obtaining a certified Residential License follows. All classes are AQB Approved (Appraisal Qualifications Board)*

### 1. Residential Report Writing: • 15 Hours

**Tuition: \$215.00 + \$30 materials Pre-paid \$225.00 + \$30 materials Walk-In**

The course is recommended after obtaining at least 200 hrs. of appraisal experience while licensed as a limited appraiser and helps the licensee to better understand the 1004 appraisal form and the requirements of each section of the FNMA 1004 summary appraisal report. This AQB content class is to obtain either the state licensed or residential certified license and is approved for **15hrs.**

**pre-licensure credit for Residential** as well as **14 hrs. of appraisal continuing education credit** for all levels of appraisal license

August 11, 12, 20, 2025	Mon/Tues/Wed	1:30am - 6:00pm
October 13, 21, 22	Mon/Tues/Wed	1:30pm - 6:00pm
December 18, 23, 30	Thur./Tue/Tue	5:00pm - 10:00pm

### 2. Residential Market Analysis & Highest & Best Use: 15 Hours

**Tuition \$215.00 + \$30 materials Pre-paid \$225.00 + \$30 materials Walk -In**

This course is recommended after obtaining at least 500 hours of appraisal experience while licensed as a limited appraiser, but is also excellent for any licensed appraiser to better understand how to analyze real estate markets and to better understand the elements necessary in determining a properties highest and best use. This course is an AQB content course for obtaining state license and certified residential appraisal license and is approved for **15hrs. pre-licensure credit for Residential license** as well as **14 hrs. of appraisal continuing education credit** for all level appraisal licenses/**14 hrs. credit for continuing education real estate or can be used for brokers pre-licensure training.**

August 20, 25, 27, 2025	Wed/Mon/Wed	1:30pm - 6:00pm
November 10, 12, 18, 2025	Mon/Wed/Tue	1:30pm - 6:00pm

### 3. Residential Site Valuation & Cost Approach: 15 Hours

**Tuition: \$215.00 + \$30 for materials Pre-paid**

**\$225.00 + \$30 for materials Walk-In (Counts as Residential)**

This class is recommended after a limited appraiser has gained 2000 hours of experience and is preparing to take their state exam to become state licensed. This course is designed to help an appraiser to better understand the valuation techniques for land value as well as how to be more efficient with the cost approach. This course is a required AQB content course and is approved for **15 hrs. pre-license for state licensed and Residential Certified Appraisers** as well as **14 hours of continuing education credit** for all level appraisal licenses.

July 14, 16, 21, 2025	Mon/Wed/Mon	9:00am - 1:30pm
October 7, 9, 10, 2025	Tues/Thur/Fri	5:00pm - 10:00pm
January 12, 14, 19, 2026	Mon/Wed/Mon	1:30pm - 6:00pm

### 4. Residential Sales Comparison & Income Approach: 30 Hours

**Tuition: \$350.00 + \$40 for materials Pre-paid**

**\$360.00 + \$40 materials Walk-In (Counts as Residential)**

This class is recommended as the last class taken to prepare for the next level license. This course is an excellent review of the sales comparison approach and all of the Necessary requirements for performing the income approach to value. This is a Required AQB content course for obtaining a State License and Residential Certified Appraisal license and is approved for **30 hrs. pre-license for either of those licenses** as well as **28 hours of continuing education credit** for all level appraisal licenses.

August 5, 7, 8, 19, 21, 22	6:00pm - 10:00pm
October 28, 30, 31, 4, 6, 7	6:00pm - 10:00pm
January 2, 5, 6, 8, 9, 2026	6:00pm - 10:00pm

## **Certified Residential Appraiser Requirements**

**Education:** 200 hours of Approved Pre-Licensure appraisal education and college level Education or licensees who are State licensed for a minimum of 5 years with no disciplinary actions may qualify in lieu of college level education.

**Experience Required:** 1,500 hours of experience in no fewer than 12 months.

**Exam:** AQB Exam

### 1. Statistics, Modeling & Finance: 15 Hours

**Tuition: \$215.00 + \$30 for materials Pre-paid**

**\$225.00 + \$30 materials Walk-In (Counts as Residential & Commercial)**

This class reviews the applicability of measurements of central tendencies for all three approaches to value as well as statistical analysis, introduction to financing terms that are important to appraisers, as well as understanding the six functions of a dollar. This course content is required by AQB for pre-licensing, for Certified Residential and Certified General and is approved for **15 hrs. pre-license for Residential Certified as well as Certified General appraisal license** and **14 hours of continuing education credit** for all appraisal licenses.

September 3, 5, 12, 2025	Wed/Fri/Fri	5:00pm - 10:00pm
December 5, 10, 12, 2025	Fri/Wed/Fri	5:00pm - 10:00pm
February 9, 11, 17, 2026	Mon/Wed/Tues	1:30pm - 6:00pm

**2. Advanced Residential Applications & Case Studies: 15 Hours**

**Tuition: \$215.00 + \$30 for materials Pre-paid**

**\$225.00 + \$30 for materials Walk-In (Counts as Residential & Commercial)**

This class reviews more challenging residential appraisals and methodologies that appraisers can use to appraise them to be in compliance with the competency provision of USPAP as well as the scope of work requirements. This course is a AQB content course for Certified Residential license and is approved for **15 hrs. pre-license for Residential Certified** as well as **14 hrs. of appraisal continuing education** for all level appraisal licenses.

July 14, 16, 21, 2025	Mon/Wed/Mon	1:30pm -6:00pm
October 21, 23, 24, 2025	Tues/Thurs/Fri.	5:00pm - 10:00pm
January 12, 14, 19, 2026	Mon/Wed/Mon	9:00am - 1:30pm

**3. Exam Prep class/Applied Principles: 20 Hours**

**Tuition: \$275.00 + \$30 for materials Pre-paid**

**\$285.00 + \$30materials Walk-In (Counts as Residential & Commercial)**

This course is designed to prepare an appraiser for state licensed, certified residential and certified general examination for the state of Michigan. This course counts as **20 hour pre-license for Residential Certified** as well as **18 hours of appraisal continuing education** for all level appraisal licenses.

July 8, 10, 11, 15, 17	Tues/Thurs/Fri/Tues/Thurs	6:00pm - 10:00pm
November 21, 25, 28, Dec 2, 4	Fri/Tues/Fri/Tues/Thura	6:00pm - 10:00pm
February 17, 19, 24, 26, 2026	Tues/Thur/Tues/Thur	5:00pm - 10:00pm

**General Real Estate Appraiser**

**Education:** 300 hours of approved pre-licensure appraisal education subject matters approved under the AQB criteria for acceptable courses, and a bachelors degree

**Experience Required:** 3,000 hours of appraisal experience including at least 1,500 hours of non-residential experience over a period of 18 months.

**Exam:** 2025 AQB (Appraisal Qualifications Board)

*Call for class dates*

## Registration Form For Builder's Continuing Competency Course

### Middleton Real Estate Training

901 Tower Dr. Suite 120

Fee: \$50.00 Pre-paid

Troy, Mi. 48098

\$60.00 Walk-in

(248) 885-8311 Fax# (248) 885-8435

Name \_\_\_\_\_

Address \_\_\_\_\_

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

Home Phone (\_\_\_\_) \_\_\_\_\_ Work Phone (\_\_\_\_) \_\_\_\_\_

E-Mail \_\_\_\_\_

Class Date \_\_\_\_\_ Permanent I.D.# \_\_\_\_\_

Visa/Master \_\_\_\_\_ Exp. Date \_\_\_\_\_

Signature \_\_\_\_\_

\$35.00 Service Fee For Returned Checks  
Must Cancel Prior to Class Date For Refund

### Introduction to Home Inspection: 4 Weeks • 32 Hours

Tuition: \$550.00 + materials \$60 Pre-paid

\$560.00 + materials \$60 Walk-In

Learn how to inspect all the major components of a house, identify roof styles, determine the normal life expectancies of roofs, furnaces, water heaters etc., as well as estimating the costs of replacing such items!

#### Classes start:

September 9, 2025	Tues/Thurs	6:00pm-10:00pm
January 13, 2026	Tues/Thurs	6:00pm-10:00pm

### Advanced Home Inspection: 2 Weeks • 16 Hours

Tuition: \$495.00 (includes materials) Pre-paid

\$500.00 (includes materials) Walk-In

Prerequisite: "Introduction to Home Inspection"

This course is designed for individuals who want to further their knowledge of the home inspection industry with a more in depth study of the major components of a house. Because of the rapid changes in technology and federal legislation surrounding the home inspection industry, continuing education is critical to the success of a home inspector. Licensed, master craft person will answer questions and address code of each session.

- Foundations and Basements • Electrical • HVAC Systems
- Attics, Structure, and Framing • Plumbing • Legal Issues

**CALL FOR DATES:**

# BUILDER'S PRE-LICENSE TRAINING:

## Residential Builders Course and Maintenance and Alteration Contractors Course

(Effective June 1, 2008 60 hours pre-licensure education requirement)

### **BUILDERS COURSE #1 – 32 Hours (4 weeks)**

**\$400.00 Pre-registered (at least 24 hours before day of course)**

**\$425.00 if not pre-registered**

**(Course includes books and course materials)**

***Each 6 hour session can be taken as a stand alone course for only \$100.00 each plus materials***

This course includes 5 of the 7 mandatory subjects – 6 hours each:

1. Construction Safety Standards
2. Contracts Liability & Risk Management
3. Business Management, Estimating, & Job Costing
4. Marketing and Sales
5. Construction Project Management

#### **Classes Start:**

July 7, 2025	Monday & Wednesday	6:00pm - 10:00pm	4 weeks
September 8, 2025	Monday & Wednesday	6:00pm - 10:00pm	4 weeks
November 10, 2025	Monday & Wednesday	6:00pm - 10:00pm	4 weeks
January 5, 2026	Monday & Wednesday	6:00pm - 10:00pm	4 weeks

### **BUILDERS COURSE #2 – 32 Hours (4 weeks)**

**\$400.00 Pre-registered (at least 24 hours before day of course)**

**\$425.00 if not pre-registered**

**(Course includes books and course materials)**

This course includes the remaining 2 mandatory subjects - 6 hours each as well as the remaining 18 hours devoted to preparing you for the builders exam, with the last two hours devoted to a practice examination.

1. Michigan Residential Building code
2. Building Design and Building Science
  - Building Layout and Blue print reading
  - Plans and Specifications
3. Michigan Builders Laws and Rules
  - Regulatory and Statutory requirements
  - Conduct and Penalties
4. Building Components
  - Excavation and site work
  - Carpentry
  - Roofing
  - Insulation
  - Masonry

#### **Classes Start:**

August 4, 2025	Monday & Wednesday	6:00pm – 10:00pm	4 weeks
October 6, 2025	Monday & Wednesday	6:00pm – 10:00pm	4 weeks
December 8, 2025	Monday & Wednesday	6:00pm - 10:00pm	4 weeks
February 2, 2026	Monday & Wednesday	6:00pm - 10:00pm	4 weeks

### **3 HOURS BUILDERS CONTINUING COMPETENCY COURSE**

**This course must be completed by the licensee once within the 3 year license renewal**

**Satisfies the 3 hours continuing competency requirements required by State of Michigan**

**\$50.00 pre-paid \$60.00 walk in**

**COVERS: • Builders Codes - 1 hour • Safety - 1 hour • Laws - 1 hour**

**Dates:**

September 16, 2025	Tuesday	3:00pm-6:00pm
November 26, 2025	Wednesday	3:00pm-6:00pm

# 2025 MIDD— DEE

## Continuing education (Current year)

### 6 HOURS REAL ESTATE

This course is for the current year (2025) Continuing Education for Real Estate but can be taken for any year that licensees have missed. Licensees cannot get credit for duplicated classes. Includes 5 hours legal and 1 hr. fair housing.

**Class can be taken as a 3 hour, or all 6 hours for credit**

Tuition: \$50.00 Pre-Paid (must be pre-paid before the day of course) \$60.00 Walk-In

(R) Residential	(C) Commercial
July 12, 2025 ( <b>Zoom</b> )	Saturday 9:00am - 3:30pm(R)
July 18, 2025	Friday 9:00am - 3:30pm(R)
August 9, 2025	Saturday 9:00am - 3:30pm (R)
August 15, 2025	Friday 9:00am - 3:30pm(R)
August 18, 2025	Monday 9:00am - 3:30pm (R)
August 21, 2025	Thursday 9:00am - 3:30pm (R)
August 23, 2025 ( <b>Zoom</b> )	Saturday 9:00am - 3:30pm (R)
August 26, 2025 ( <b>NOCBOR</b> )	Tuesday 9:00am - 3:30pm (R)
September 4, 2025 ( <b>Iroquois Club</b> )	Thursday 8:30am - 3:30pm (R)
September 13, 2025	Saturday 9:00am - 3:30pm(R)
September 16, 2025	Tuesday 9:00am - 3:30pm (C)
September 17, 2025 ( <b>Zoom</b> )	Wednesday 9:00am - 3:30pm (R)
September 19, 2025 ( <b>NOCBOR</b> )	Friday 9:00am - 3:30pm (R)
September 25, 2025	Thursday 9:00am - 3:30pm (R)
September 27, 2025 ( <b>Zoom</b> )	Saturday 9:00am - 3:30pm (R)
September 30, 2025 ( <b>Bingham Farms</b> )	Tuesday 9:00am - 3:30pm (R)
October 4, 2025	Saturday 9:00am - 3:30pm(R)
October 7, 2025	Tuesday 9:00am - 3:30pm(R)
October 10, 2025 ( <b>NOCBOR</b> )	Friday 9:00am - 3:30pm (R)
October 11, 2025 ( <b>Zoom</b> )	Saturday 9:00am - 3:30pm (R)
October 16, 2025 ( <b>Iroquois Club</b> )	Thursday 8:30am - 3:30pm (R)
October 17, 2025	Friday 9:00am - 3:30pm (R)
October 23, 2025 ( <b>Zoom</b> )	Thursday 9:00am - 3:30pm *
October 25, 2025	Saturday 9:00am - 3:30pm(R)
October 28, 2025 ( <b>Bingham Farms</b> )	Tuesday 9:00am - 3:30pm(R)
October 30, 2025	Friday 9:00am - 3:30pm(R)
November 11, 2025 ( <b>Zoom</b> )	Tuesday 9:00am - 3:30pm(R)
November 22, 2025	Saturday 9:00am - 3:30pm(R)
November 26, 2025	Wednesday 9:00am - 3:30pm(R)

# 2025 Continuing Education (Current year) Registration Form

*Please Remit To:*

**Middleton Real Estate Training, Inc.**  
 901 Tower Dr. Suite #120  
 Troy, Mi. 48098  
 PH: (248) 885-8311 • Fax: (248) 885-8435

Please check one:

3 hours only (2 hours legal and 1 hour of fair housing)

\$40.00 pre-paid \$50.00 walk-in

6 hours (6 hours legal with 1 hr fair housing)

\$50.00 pre-paid \$60.00 walk-in

(Pre-paid means that you must be pre-paid before class date)

Name \_\_\_\_\_

Address \_\_\_\_\_

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

Home Phone (\_\_\_\_) \_\_\_\_\_ Cell Phone (\_\_\_\_) \_\_\_\_\_

Email \_\_\_\_\_

Class Date \_\_\_\_\_ Permanent I.D. # 650 \_\_\_\_\_

Visa/Master \_\_\_\_\_ Exp. Date \_\_\_\_\_

Signature \_\_\_\_\_

\$35.00 Service Fee For Returned Checks

Must Pay Before Class Date For Pre-Paid Rate

Must Cancel Prior To Class Date For Refund

### WHY NOT TAKE AN EXCITING 2025 CE

Continuing Education Class At One of The Following Offsite Locations?

*Loretta J. Chmura, Instructor*

August 26, 2025	NOCBOR	9:00 a.m. - 3:30 p.m. (R)
September 4, 2025	IROQUOIS	8:30 a.m. - 3:30 p.m. (R)
September 19, 2025	NOCBOR	9:00 a.m. - 3:30 p.m. (R)
September 30, 2025	BINGHAM FARMS	9:00 a.m. - 3:30 p.m. (R)
October 10, 2025	NOCBOR	9:00 a.m. - 3:30 p.m. (R)
October 16, 2025	IROQUOIS	8:30 a.m. - 3:30 p.m. (R)
October 28, 2025	BINGHAM FARMS	9:00 a.m. - 3:30 p.m. (R)

**Return to Middleton Real Estate Training, Inc.**

Remember to check dates you wish to attend!

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**Iroquois Club** All classes 8:30 a.m. - 3:30 p.m. Fee \$75.00  
43248 N. Woodward September 4, 2025  
Bloomfield Hills, MI 48302 October 16, 2025

Includes Continental Breakfast & Executive Sandwich Board Buffet

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**Southfield/Bingham Farms** All Classes 9:00am - 3:30pm Fee \$50.00  
30400 Telegraph Rd. #151 September 30, 2025  
Bingham Farms, MI 48025 October 28, 2025  
(Located in Bingham Office Park Conference Center)

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**North Oakland County Board:** All Classes 9:00am - 3:30pm Fee \$50.00  
4400 W. Walton Blvd., Waterford, Mi.  
August 26, 2025  
September 19, 2025  
October 10, 2025

**REGISTRATION FORM FOR OFFSITE CON-ED**

Please Remit To: ( Offsite classes Pre-pay Only)

**Middleton Real Estate Training, Inc.**

Middleton Real Estate Training, Inc.

901 Tower Dr. Suite 120

Troy, Mi. 48098

PH 248-885-8311 \*Fax 248-885-8435

Iroquois Club

Bingham Farms

NOCBOR

Name \_\_\_\_\_

Address \_\_\_\_\_

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

Cell Phone (\_\_\_\_) \_\_\_\_\_ Work Phone (\_\_\_\_) \_\_\_\_\_

Email \_\_\_\_\_ Class Date \_\_\_\_\_

Permanent I.D. 650 \_\_\_\_\_ Visa/MC \_\_\_\_\_

Exp. Date \_\_\_\_\_ CSC \_\_\_\_\_ Signature \_\_\_\_\_

\*Please return to: Middleton Real Estate Training, Inc.

\$35.00 Service Fee For Returned Checks.

**COURSE 2024 Mid-Dee**

**6 HOUR CONTINUING EDUCATION CLASSES**

This course is for people who missed last year's 2024 Continuing Education, or need to make up 6 hours for any previous year. Students cannot duplicate classes.

**Tuition: \$60.00 Pre-Paid (Must be pre-paid before day of the class)**

**\$70.00 Walk-In**

June 6, 2025	Friday	9:00am - 3:30 pm (R)
August 1, 2025	Friday	9:00am - 3:30 pm (R)
September 5, 2025	Friday	9:00am - 3:30 pm (R)
October 3, 2025	Friday	9:00am - 3:30 pm (R)

**Return to Middleton Real Estate Training, Inc.**

**Remember to check dates you wish to attend!**

**2024 CONTINUING EDUCATION REGISTRATION FORM**

*Please Remit To:*

Middleton Real Estate Training, Inc.

**TUITION PRE -PAID \$60.00**

901 Tower Dr. Suite 120

**(Must Be Pre-paid before the day of class)**

Troy, Mi. 48098

**TUITION WALK-IN \$70.00**

**(248) 885-8311 • Fax: (248) 885-8435**

Name \_\_\_\_\_

Address \_\_\_\_\_

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

Home Phone (\_\_\_\_) \_\_\_\_\_ Work Phone (\_\_\_\_) \_\_\_\_\_

E-mail \_\_\_\_\_

Class Date \_\_\_\_\_ Permanent I.D. \_6 5 0\_\_\_\_\_

Visa/Master \_\_\_\_\_ Exp. Date \_\_\_\_\_

Signature \_\_\_\_\_

**\$35.00 Service Fee For Returned Checks**

**Must Cancel Prior To Class Date For Refund**

**Refunds:** All tuition and fees paid by the applicant shall be refunded if the applicant is rejected by the school before enrollment. An application fee of not more than \$25 may be retained by the school if the applicant is denied. All tuition and fees paid by the applicant shall be refunded if requested within 3 business days after signing a contract with the school. Once the 3 days commence, there will be no refund after the first scheduled session. All refunds shall be requested in writing, and will be returned within 30 days of the request. Notwithstanding the above, refunds are not considered appropriate for individuals who have completed the course.

## REAL ESTATE NEGOTIATION EXPERT-RENE

**Class Cost: \$300.00 pre-paid \$315.00 walk-in (includes materials)**

**This class will count for 14 hours of real estate continuing education**

**Class Dates:**

**November 14 & 21, 2025      Friday & Friday      9:00am—5:00pm**

**\*\*In conjunction with NOCBOR Located: 4400 W. Walton Blvd. Waterford, MI.**

This new 2-day Course is an interactive experience to help negotiators elevate their game! The course examines all types of negotiation formats and methods so that today's negotiators can play the game to win. A full spectrum of tips, tools, techniques and advantages will be provided so that negotiators can provide effective results for their client.

The second day of the course focuses on real-world field scenarios to help negotiators apply the power tools, techniques and tactics learned on the first day. Understanding the tactics and techniques is one thing, but learning how to recognize them being done and using them effectively requires practice. These field scenarios provide the foundational experience and practice negotiators need to master so they can effectively advocate for their clients.

### Middleton Real Estate Training, Inc.

901 Tower Dr. Suite 120

**Name of Class** \_\_\_\_\_

Troy, MI 48098

(248) 885-8311 • Fax: (248) 885-8435

**Course fee:** \_\_\_\_\_

**Name** \_\_\_\_\_

**Address** \_\_\_\_\_

**City** \_\_\_\_\_ **State** \_\_\_\_\_ **Zip** \_\_\_\_\_

**Home Phone** (\_\_\_\_) \_\_\_\_\_ **Cell Phone** (\_\_\_\_) \_\_\_\_\_

**E-mail** \_\_\_\_\_ **Class Date** \_\_\_\_\_

**Permanent I.D. 650** \_\_\_\_\_ **Visa/Master** \_\_\_\_\_

**Signature** \_\_\_\_\_ **Exp. Date** \_\_\_\_\_

Please return to: Middleton Real Estate Training, Inc.

SPECIALTY CLASSES

SPECIALTY FOR REAL ESTATE AND APPRAISER CONTINUING EDUCATION

Each of these classes provides 6 or 7 hours of Real Estate and Appraisal con-ed credit
FEE: \$75.00 pre-paid (includes materials) \$85.00 walk-in (includes materials)

(FOR DETAILED DESCRIPTIONS OF CLASSES, SEE PAGE 17)

Real Estate Investing (updated 2024) ( includes 2 hours legal and 1 hr. FH)

Table with 3 columns: Date, Day, Time. Rows: July 15, 2025 (Tuesday, 9:00 a.m. - 4:30 p.m.), September 3, 2025 (Wednesday, 9:00 a.m. - 4:30 p.m.), January 3, 2026 (Saturday, 9:00 a.m. - 4:30 p.m.)

Foreclosures (updated 2024) (includes 2 hours legal + 1 hr. of FH)

Table with 3 columns: Date, Day, Time. Rows: July 8, 2025 (Tuesday, 9:00 a.m. - 3:30 p.m.), September 19, 2025 (Friday, 9:00 a.m. - 3:30 p.m.), November 21, 2025 (Friday, 9:00 a.m. - 3:30 p.m.), February 27, 2026 (Friday, 9:00 a.m. - 3:30 p.m.)

Resort and Second Home Specialist (Includes 2 hours legal + 1 hr. FH)

Table with 3 columns: Date, Day, Time. Row: March 4, 2025 (Tuesday, 9:00 a.m. - 4:30 p.m.)

New Home Construction (updated 2024) (includes 2 hours legal + 1 hr. FH)

Table with 3 columns: Date, Day, Time. Rows: August 8, 2025 (Friday, 9:00 a.m. - 3:30 p.m.), October 21, 2025 (Tuesday, 9:00 a.m. - 3:30 p.m.), December 5, 2025 (Friday, 9:00 a.m. - 3:30 p.m.)

Military Relocation (updated 2024) (includes 2 hours legal + 1 hr. FH)

Table with 3 columns: Date, Day, Time. Rows: July 11, 2025 (Friday, 9:00 a.m. - 3:30 p.m.), October 10, 2025 (Friday, 9:00 a.m. - 3:30 p.m.), January 23, 2026 (Friday, 9:00 a.m. - 3:30 p.m.)

Mastering the CMA (Updated 2024) (includes 2 hours legal + 1 hr. FH)

Table with 3 columns: Date, Day, Time. Rows: July 18, 2025 (Friday, 9:00 a.m. - 3:30 p.m.), September 23, 2025 (Tuesday, 9:00 a.m. - 3:30 p.m.), November 11, 2025 (Tuesday, 9:00 a.m. - 3:30 p.m.), January 6, 2025 (Tuesday, 9:00 a.m. - 3:30 p.m.)

Home Finance Resource (Understanding the different lending options (New 2023) (included 2 hours legal + 1 hr. FH)

Table with 3 columns: Date, Day, Time. Rows: August 19, 2025 (Tuesday, 9:00 a.m. - 4:30 p.m.), October 17, 2025 (Friday, 9:00 a.m. - 4:30 p.m.), February 20, 2026 (zoom) (Friday, 9:00 a.m. - 4:30 p.m.)

Planning and Zoning (New 2024) (includes 2 hours legal + 1 hr. FH)

Table with 3 columns: Date, Day, Time. Rows: June 27, 2025 (zoom) (Friday, 9:00 a.m. - 4:30 p.m.), August 14, 2025 (Thursday, 9:00 a.m. - 4:30 p.m.), December 11, 2025 (zoom) (Thursday, 9:00 a.m. - 4:30 p.m.)

The following are not ABR elective classes, but still provide Real estate and Appraisal CE credit. These classes are \$85.00 pre-paid/ \$95.00 walk-in and provide 7 hours of CE credit Investment Analysis for Income Properties (New)

July 25, 2025	Friday	9:00 a.m. - 4:30 p.m.
December 16, 2025	Tuesday	1:30 p.m. - 8:30 p.m.
February 28, 2026	Saturday	9:00 a.m. - 4:30 p.m.

## **BECOME AN ABR (ACCREDITED BUYER REPRESENTATIVE)**

**Day 1: "Theory & Practice of Buyer Agency" & "Service Delivery"**

**Day 2: "Marketing Practices" & "Office Policy, Negotiations and Relocations"**

**Day 3: "Elective Course" (see descriptions below)**

*This Class is Approved by REBAC (Real Estate Buyer's Agent Council) and Fulfills the Educational Requirements for the ABR Designation. ABR counts as 15 hrs. real estate continuing education credit or can be used toward 90 hr. broker pre-licensing requirement.*

**\$300.00 Pre-paid includes materials & first year dues to REBAC \$315.00 Walk-In**

**\*\*August 22 & 28** Friday & Thursday 9:00am - 5:00pm

**\*\*October 24, 31** Friday & Friday 9:00am - 5:00pm

**\*\*Location: NOCBOR 4400 W. Walton Blvd. Waterford, MI**

**(must also take an elective course from page 16 for designation)**

## **ELECTIVE COURSE DESCRIPTIONS FOR ABR**

**\$75.00 pre-paid / \$80.00 walk in each if taken independent of the ABR Course**

*Each of the classes are approved for 6 Hours of Real Estate Continuing Education and includes the 2 Hours of required Law as well as count for Appraisal continuing education*

### **Real Estate Investing: Building Wealth representing investors and becoming one yourself**

This REBAC elective course covers the fundamentals of real estate investment that practitioners need to know to expand their business services. Learn to adapt core real estate skills and learn new skills to serve clients who want to invest in single family homes, condos, townhomes, and small multifamily properties. You will learn to goal set, plan, evaluate, and acquire properties as well as manage them.

### **Military Relocation**

The goal of this course is to educate the real estate professional about working with current and former service members to find the housing solutions that best suit their needs as sellers or buyers and take full advantage of military benefits and support. You will learn how to provide real estate services at any stage in the service member's military career that meet the needs of this niche market

### **Pricing Strategies: Mastering the CMA**

This course will provide students with the ability to select appropriate comparables and make accurate adjustments to them, for use in developing home price opinions. This course will also guide sellers and buyers through the details of CMA'S and the pricing principles to prepare them. This course will also teach licensees how to interact effectively with appraisers

### **Green Day 1**

The Resource-efficient Home: Remodels, Retrofits, Renovations, and New Home Construction covers the distinguishing characteristics that make a home resource thrifty. The course looks at why consumer demand for these homes is increasing and how both the homes and consumer expectations impact the market. The course prepares real estate professionals to provide advice and sources of information to help homeowners improve the resource efficiency of their homes from low-cost fixes and DIY projects to retrofitting and replacing systems to big-budget remodeling projects.

### **Green Day 2**

Representing Buyers and Sellers of Resource-Efficient Homes, the second course in the designation program sequence, focuses on applying the knowledge of resource-efficient. Smart, and certified homes gained in the preceding course and adapting core real estate skills to build business success in the niche market for resource-efficient homes.

## New Home Construction and Buyer Representation

The goal of this course is to help real estate professionals gain the product and transaction knowledge needed in order to guide buyer-clients through the steps and processes for purchase, construction, and customization of a new home. Students will learn how to interact with new home builders and sales representatives to protect their clients' interests while developing productive business relationships. This course counts for Real Estate and Appraisal Con -Ed.

August 8, 2025      Friday      9:00 a.m. - 3:30 p.m.

## (SRES) Senior Real Estate Specialist – 15 hours

**FEE: \$300.00 Pre-paid includes books & dues for the first year**

**\$315.00 Walk-In includes books and dues for the first year**

Learn distinguishing characteristics and trends of the 55+market so that you can discern them in your own market area. •Challenge stereotypes and draw valid generalities about 55+ real estate clients and customers. •Raise awareness of some do's and don'ts when striving to gain and serve the 55+market. **This course counts as 15 hrs. Broker Pre-licensing credit and includes 1.5 hours of Fair Housing, or can be used for 12 hours of Real Estate continuing Education.**

September 26, October 3, 2025      Friday & Friday      9:00am - 5:00pm

January 23 & 30, 2025      Friday & Friday      9:00am - 5:00pm

**\*\* In conjunction with NOCBOR Located at: 4400 W. Walton Blvd. Waterford, MI.**

## 20 HOUR SAFE COMPREHENSIVE MLO COURSE

Beginning July 31, 2010 an individual shall not engage in the business of mortgage loan originator with respect to any dwelling located in this state without first obtaining and maintaining annually a license under this act. Each licensed mortgage loan originator must register with and maintain a valid unique identifier issued by the nationwide mortgage licensing system and registry. This course is approved by state of Michigan and Nationwide Mortgage Licensing System for a person to obtain a mortgage loan office license.

Beginning July 31, 2010 persons regulated under the act cannot perform loan officer services until the following requirements are met.

1. Complete a 20 Hour NMLS approved course
2. Pass The National Component of the SAFE Mortgage loan originator test
3. Pass the State-Specific component of the SAFE Mortgage loan originator test
4. Must make application and pay the required NMLS registration fees

**This course is also approved for 30 hours towards broker requirements and includes 3 hours of Fair Housing, or can be used for 20 hours of Real Estate continuing education**

**Class Cost: \$325.00 Pre-Paid – Includes materials    \$335.00 Walk-in**

### Dates:

July 28, 29, 30, 2025      9:00 am—5:30 pm

September 22, 23, 24      9:00 am—5:30 pm

November 17, 18, 19, 2025      9:00 am—5:30 pm

January 26, 27, 28, 2026      9:00 am—5:30 pm

## 8 HOUR NMLS APPROVED CE TRAINING IS NOW AVAILABLE

**COST: \$130.00 Pre-Paid—includes materials \$140.00 walk-in fee**

September 15, 2025    Monday 9am-5pm

November 24, 2025    Monday 9am-5pm

## Introduction to Commercial

### Real Estate:

*Cost: \$230.00 Pre-paid/ \$240.00 walk-in*

*HP10B11 Calculator required for this course and can be purchased at the class.*

*Please contact office before hand if you need one. Cost: \$50.00*

**Counts as appraisal and real estate con-ed**

**This course is approved and will provide 15 hours toward the Brokers 90 hour requirement for Real estate licensing or will count as credit for Real Estate CE as well as 14 hours appraisal continuing education credit.**

***Dates:***

July 8, 10, 15, 17, 2025	Tues & Thurs (2 weeks)	9:00am - 1:00pm
September 9, 11, 16, 18, 2025	Tues & Thurs (2 weeks)	9:00am - 1:00pm
November 11, 13, 18, 20, 2025	Tues & Thurs (2 weeks)	9:00am - 1:00pm

This course provides and introductory insight into the various types of Commercial Real Estate properties and information for students who are interested in going into the Commercial Real Estate field. This course also teaches students the Time value of Money, to help them understand investment yields to assist them in working with buyers and sellers of these

## EPRO

types of properties as well as financial Analysis of the  
**Commercial market.**

**Cost: \$300.00 pre-paid/\$315.00 walk-in**

**Who is it for: NAR's e-PRO® certification program helps REALTORS® master the advanced digital marketing techniques of today. With the e-PRO® certification, REALTORS® increase their ability to reach customers, expand their capabilities, and build trust by safeguarding client information.**

**What You Gain**

- ◆ Consumers find you first through a search on our e-PRO® website
- ◆ Your name stands out at NAR realtor and White Pages at realtor.com®
- ◆ You customize all e-PRO® marketing materials to work best for you
- ◆ You gain new networking opportunities with tech-savvy REALTORS®