



February 2010 OAHU Power Sessions

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4 RC 4.0 Intro Class 1:30 - 2:30 p.m. on WebEx	5	6
7	8	9	10 Central Regional 8:15 a.m. @ Ryan's Grill	11 North Shore Regional 11:00 a.m. @ YMCA Camp Erdman	12	13
14 VALENTINE'S DAY!	15 President's Day holiday - state holiday HBR closed; TG closed	16	17 Leeward Regional 8:30 a.m. @ Filipino Comm. Center	18 East Oahu Regional 8:15 a.m. @ HI Kai Retirement home (428 Kawaihae) RC 4.0 Intro Class 1:30 - 2:30 p.m. on WebEx	19	20
21	22 RNO Meeting 11:15a.m. @ Treetops Restaurant, Manoa	23	24	25 Windward Regional 8:15 a.m. @ Mid-Pac Country Club Foreclosures 9:00am-10:30am at TG Main, 3rd Floor 2010 Tax & Mortgage Updates 11:00am-12:00pm at TG Main, 3rd Floor New GFE & HUD-1 forms 1:30pm-3:00pm at TG Main, 3rd Floor	26	27
28	<p>For the most current schedule, go to www.tghawaii.com/about/calendar.aspx. For regional updates, go to www.hicentral.com (login and password required).</p> <p> BOC Furlough day - dept. is OPEN * Land Court Judiciary Furlough day - dept. is CLOSED</p>					

* The BOC is open on furlough days, however, the building will be locked with only one accessible entrance on the ground floor, Mauka end of the building. Anyone entering the building must have a picture ID. Elevators from the parking area will be locked.; Please consult <http://hawaii.gov/dlnr> and <http://www.courts.state.hi.us> for updates on the furlough schedules and for more details on how the furloughs are impacting other areas of the public sector.

For more information or to register for a Power Session, contact your account manager today!

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For your convenience, a registration form is on the back.

Course Description(s):

Foreclosures: Learn the foreclosure process including: identifying the difference between judicial and non-judicial foreclosures; learning about the advantages and disadvantages for all parties involved in the transaction; acknowledging the complications that could arise; knowing what the REALTOR's® role is in the process; whether the borrower have options and what happens at an auction.

* **FOR REALTORS ONLY! 2010 Tax & Mortgage Updates, Presented by: Territorial Savings Bank:** Learn about the First Time Homebuyer Credit 11/7/2009 Edition & Tax Proposals. Gain insights and helpful information to engage your clients who are considering Real Estate purchases in 2010. Plus, learn about mortgage financing opportunities and more!

The New Good Faith Estimate (GFE) and HUD-1 Forms: The New HUD-1 RESPA rule amendment - effective January 2010 - simplifies and improves the process of obtaining mortgages. The amendment requires more timely and effective disclosures related to mortgage settlement costs. The changes are designed to protect consumers from unnecessarily high settlement costs by improving and standardizing the GFE form to make it easier to use for shopping among settlement service providers. You may be asked by your client, pertinent questions regarding the new forms. This class will introduce you to the forms and all the changes that can affect the loan process of your transaction. This is a preparatory class intended to alert you to the new process that takes place in January. We will:

- Review the new Good Faith Estimate (GFE) form and the loan process flow
- Look at the new comparison and loan terms that will be included as an additional page of the HUD-1 settlement statement.
- Review the line items changes in the new HUD-1 settlement statement.

RC 4.0 Introductory Class (Web-based class): Learn how you can easily create & manage your transactions 24-7 from anywhere in the world on RealCentral, an on-line forms and management system. The RC 4.0 introductory class is for all current users of RealCentral and will highlight the improvements and changes to the RC application currently available for us. This course will include: an overview of the site layout, changes to the current processes, and FAQs.

* Please email or call RealCentral to register for any RC class: realcentral@techsupport.com or 1-800-455-4411

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To register for Oahu **Power Session(s)**, please complete and fax, or email, this registration form to your account manager or your nearest branch.

Name: _____

1st class registering for: _____ Date and time: _____

2nd class registering for: _____ Date and time: _____

Contact number: _____ E-mail: _____

Company name: _____

Title Guaranty's Main branch is located in the heart of Honolulu's financial area, two blocks from Iolani Palace (towards ocean/Makai) on the corner of Queen and Richards Streets. **Parking validation will be provided** for Harbor Square's parking structure; enter through Richard Street behind the Title Guaranty building. After parking, **enter TG's building from the street level on Queen Street**. From the Harbor Square parking elevators street level, proceed towards Queen Street and TG's entrance is just across "3-Star Restaurant." **Please park in monthly parking stalls, located on level 5 and above. *Subject to Change***

To register for a **Continuing Education** class, please register via your respective **REALTOR® board**.

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