

DISTANCE EDUCATION COURSE AND INSTRUCTOR APPLICATION

Date 7/6/2016

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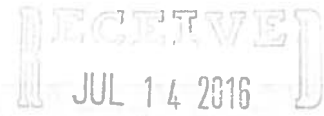
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BY: _____

Title of Course **Distressed Properties** CE Hours **4** Course Sponsor: Empire Learning

Address of Sponsor/School 406 Ninth Ave, Suite 206	City San Diego	State CA	Zip 92101	Phone number (855) 460-1634
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Approved Education Course Courses in:
Real estate law and practice; real estate financing including mortgages and other financing techniques; material specific to the regulatory, and ethical practice of real estate; and real estate related local, state and federal laws including but not limited to fair housing, the Americans with Disabilities Act (ADA), and lead-based paint disclosure.

Approved Training Course Courses in:
Personal and property protection for the broker and clients; using the computer, the internet, business calculators and other technologies to enhance the broker's service to the public; concerning professional development, customer relations skills, sales promotion including salesmanship, negotiation, marketing techniques, servicing the client, or similar courses.

Non-acceptable courses Courses in:
Mechanical office and business skills such as typing; speed reading; memory improvement; language report writing; offerings concerning physical wellbeing or personal development such as personal motivation; stress management; time management; dress-for-success; or similar courses.

ENCLOSED WITH THIS APPLICATION ARE ONE COPY OF:

student handouts
(Please bring 10 copies of student handouts to ESC Meeting)

COURSE TYPE

Learning Management System
Name of software program: Developed in House

Webinar
Name of software program _____

Correspondence

Other

Is this course currently offered in the classroom (Face to Face)? **No**

Has the distance education platform been approved previously by the ESC? **No**
(Please check with the Education Administrator if you are unsure.)

List major reference materials used in the development of this course:

N/A

If the instructor is an approved New Mexico instructor, provide evidence of the instructor(s) New Mexico instructor certification:

Instructor application included.

How this course will serve to protect the public and increase the professional competence of the licensee:

This course will serve the public by informing licensees of options for consumers when dealing with debt, including bankruptcy. It will also highlight federal assistance programs.

John M

7/6/2016

Enclosed is: a resume



Instructor's Signature

Course Title: Distressed Properties

Course Description: Since the turn of the century, real estate has experienced some of the highest highs and lowest lows most of us can remember. In down markets many people are forced into foreclosure or short sale positions. These distressed properties reek havoc on the real estate market and on the general economy.

This course will outline much of what has occurred in recent years in terms of dealing with these properties and tax changes that were made to provide assistance when necessary. The government was forced to get involved when things were at their worse, both in terms of selling HUD foreclosed homes and offering taxpayer relief to the hardest hit.

The course is broken up into four units:

- Introduction to Foreclosures and Short Sales
- Tax Implications of Bankruptcy and Foreclosure
- Federal Assistance Programs
- Federal Tax Liens

Learning Objectives: Please see attached “Course Objectives”

The following will be the means used in assessing whether the Learning Objectives have been met (Pre and post test, Q&A etc.):

Learning objectives are assessed at three different levels throughout the course:

1. Check Understanding questions throughout the course which must be answered correctly to proceed.
2. Unit Quizzes which require a 70% passing rate.
3. A final exam at the end of the course with 5 multiple choice questions per credit hour.

Timed Outline: Please see attached “Course Outline”

Distressed Properties – Course Outline

	<i>Suggested Time (min)</i>
± Welcome	7
o Orientation	2
o Course Description	4
o Course Objectives	1
± Unit I: Introduction to Distressed Properties	41
o Types of Foreclosure	6
o The Second Stage of Foreclosure: Home Auctions	11
o Deals Involving Tax Defaulted Properties	6
o Short Sales	7
o Unit I Review	6
o Unit I Quiz	5
± Unit II: Bankruptcy and Foreclosure	27
o Effect of Filing Bankruptcy on Foreclosure	11
o Qualified Principal Residence Indebtedness	8
o Unit II Review	3
o Unit II Quiz	5
± Unit III: Personal Bankruptcy Provisions	61
o Chapter 13 Bankruptcy	12
o Chapter 13 Bankruptcy - Repayment Planning	11
o Chapter 7 Bankruptcy	9
o Chapter 7 Bankruptcy - Means Test and Exempt Property	10
o Chapter 7 Bankruptcy - Automatic Stays and Discharged Debts	6
o Unit III Review	7
o Unit III Quiz	7
± Unit IV: State and Federal Programs	37
o The HFA Hardest Hit Fund Program	7
o The Emergency Homeowners' Loan Program and SSSPs	7
o HUD Homes and Special Sales Programs	6
o HUD Registered Brokers	8
o Unit IV Review	4
o Unit IV Quiz	5
± Unit V: Federal Tax Liens	53
o Introduction to Federal Tax Liens	8
o Filing of Federal Tax Liens and Due Process	9
o Tax Liens and Property Ownership	9
o Priority of Tax Liens: Specially Protected Competing Interests	11
o Recent Changes to IRS Lien Policies	7
o Unit IV Review	4
o Unit IV Quiz	5
± Final Exam	13

Distressed Properties – Objectives

Unit 1:

- To understand the foreclosure process
- To differentiate between a Tax Deed and a Tax Lien Sale
- To identify the aspects of a short sale transaction

Unit 2:

- To identify the effect of filing for bankruptcy on foreclosure
- To develop an understanding of qualified principal indebtedness

Unit 3:

- To differentiate between chapter 7 and 13 bankruptcies
- To develop a knowledge of the responsibilities involved with filing for bankruptcy
- To understand the role of a trustee in a bankruptcy filing

Unit 4:

- To understand the tax treatment of disbursements made on a forgivable loan
- To realize the impact of government programs such as EHLP and SSSP
- To recognize how HUD properties are sold

Unit 5:

- To understand how federal tax liens happen and how they affect real property
- To realize how federal tax liens affect state laws
- To gain an understanding of how the recent financial crisis affected adjustments made to IRS lien policies

Distressed Properties – External Resources

Unit 1

Department of Veterans Affairs - Offer to Purchase and Contract of Sale

<http://www.vba.va.gov/pubs/forms/VBA-26-6705-ARE.pdf>

Unit 4

Listing of HUD Homes available for purchase

<http://www.hudhomestore.com/Home/Index.aspx>

HUD FHA-Approved Nonprofit Program Guidelines

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/np/sf_np_guideln

The FHA Resource Center

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/fharesourcectr

The Good Neighbor Next Door Program

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/reo/goodn/gnndabot

NAID Application: Selling Brokers, Nonprofits, And Government Agencies

<http://www.hudhomestore.com/Listing/NaidApplication.aspx?sLanguage=ENGLISH>

Unit 5

Instructions on How to Apply for a Certificate of Discharge of a Federal Tax Lien

<http://www.irs.gov/pub/irs-pdf/p783.pdf>

Collection of Taxes in Community Property States

http://www.irs.gov/irm/part25/irm_25-018-004.html

OFFICIAL CERTIFIED COURSE SUMMARY CERTIFICATE



The number one credential for quality design and delivery of distance education in the world.

Administrative Information

Course Title: Distressed Properties

Course Number: 6146

Certified: 04/15/2015

Expires: 04/15/2018

Status: Approved

Provider: Empire Learning

Address: 910 Grand Ave, Suite 202

San Diego, California 92109

Phone: 858-225-7184

Contact: John Wheeler <john@empirelearning.com>

Course Information

Provider Type: Primary Provider

Delivery Method: Learning Modules - Distance

***Clock Hours:** 4

Final Exam: Yes

† Clock Hour Enforcement Mechanism: No

Proctored Exam: No

Difficulty Rating: Basic

Description: In this course, we will cover foreclosures, short sales, bankruptcies, and tax liens. We will focus on opportunities for the real estate professional as well how bankruptcy, foreclosure, and tax liens can impact real estate transactions.

Course Notes:

Instructors: John Wheeler (CDEI)

Kimberly B. Nash (CDEI)

**Course Approval Information

This course may not be approved in any jurisdiction or the provider has chosen not to include which jurisdictions the course is approved in.

Disclaimers

* Professional reviewers have determined that the amount of content to be presented in this course, as specified in the provider's timed outline, should take the stated time to complete. This certification does not suggest the course will take the hours listed if implemented into a distance education learning system that uses an inferior instructional design. In addition, ARELLO does not guarantee or audit the performance of classroom instructors to ensure the appropriate clock hours of instruction are presented to students.

** Regarding course approval information, the course provider may list here the jurisdictions that have approved this course for professional credit. Information in regard to jurisdictional course approval is not maintained by ARELLO but by course providers. If no jurisdictions appear in the course approval area, the provider may not yet be approved by a regulatory agency to offer the course. Please contact the provider if you have a question in regard to course approval information.

† A "Clock Hour Enforcement Mechanism" is course feature that mandates students spend X amount of time in the course. This mechanism is not required for certification but is required in certain jurisdictions. The absence of a clock hour enforcement mechanism does not compromise certification and the typical student taking the course can still be expected to take the appropriate amount of time to complete the course.

John C. Wheeler

910 Grand Ave, Suite 202 • San Diego, CA 92109 • john@empirelearning.com • (858) 225 – 7184

Objective:

To leverage professional and educational experience to best instruct real estate persons in fulfilling their continuing education requirements.

Professional Experience:

Empire Learning (September 2014 – Present)

San Diego, CA

Managing Partner, Instructor

- Quarterback course development efforts and initiatives
- Instruct students on various real estate subjects

CA License Renewal (June 2014 – Present)

San Diego, CA

Course Writer, Instructor

- Author and edit courses designed for California real estate professionals
- Support students via phone and email

Sequoia CPE (June 2014 – Present)

San Diego, CA

Head of Strategic Partnerships, Managing Director

- Arrange and negotiate contracts with accountant firms and other corporations
- Author courses covering taxes, real estate, Microsoft excel, and other topics
- Implemented and manage firm's editing process

J.P. Morgan Private Bank (June 2011 – March 2014)

Washington, DC

Analyst

- Supported an integrated team of Bankers, Investment Specialists, and Capital Advisors, delivering comprehensive wealth management solutions to High Net Worth families and non-profit organizations
 - Developed an expertise in a wide array of investment and capital advisory products
 - Received highest performance rating of "E", awarded to less than 5% of analysts globally
-

Education:

University of Southern California (2012)

Los Angeles, CA

Major: International Relations and Global Business

Recipient of Presidential Scholarship

Certified Distance Education Instructor Program (2014)

Skills: Microsoft Excel, Microsoft Office Suite, Bloomberg, Matlab, AutoCad, Revit, Basic HTML

Licenses: California Real Estate Salesperson (License#: 01969283), Series 7, Series 63



Quick Links

- » **CDEI STUDENT LOGIN** - If you're enrolled in the CDEI Part I, Part II or Renewal courses, login here.
- » **Course Management System login** - Manage or submit your courses for certification here. If you do not have an account with us, email info@idecc.org with your contact information.
- » **Verify a Course is IDECC® Certified** - Need to verify IDECC® certification for a course? Use our simple course search form.

CERTIFIED DISTANCE EDUCATION INSTRUCTOR VERIFICATION

Search by CDEI ID:

Search by Name:

Search by Location:

NOTE: Only Active CDEIs are shown when searching by location.

John Wheeler

Location: San Diego, California

CDEI Verification ID: 67953

CDEI Status: Active
Completed all requirements and in good standing

Certification Earned: November 19, 2014

Certification Expires: November 19, 2017

[Download your CDEI logos](#)