



LREC 2025 Mandatory Course Navigating the New Normal

COURSE ORIENTATION

*Roy L. Ponthier, Ph.D., Ed.D., CDEI, DREI
Executive Director*

LREC Vendor #9050

Instructor Background:

Roy L. Ponthier, Ph.D., Ed.D., CDEI, DREI

Dr. Ponthier is a licensed Louisiana real estate broker, certified real estate and appraisal instructor, and Director of Executive Training Centers, LLC, an educational services company which offers in-class training in real estate, mortgage finance and appraisal, as well as online training through ProEducate, the company's web-based education division which offers real estate and mortgage finance related courses throughout the United States.

Dr. Ponthier holds a B.S. degree from Southeastern Louisiana College. His graduate training was taken at Tulane University (M.S. and Ph.D.) and the University of New Orleans (M.Ed. and Ed.D.). He holds the Certified Distance Education Instructor (CDEI) certification awarded by the International Distance Education Certification Center (IDECC), as well as the Distinguished Real Estate Instructor (DREI) designation awarded by the Real Estate Educators Association in recognition of exceptional effectiveness in the classroom. Dr. Ponthier has served on the faculty of three Universities, currently teaches classes for The Real Estate Law Society of Loyola University Law School and has chaired college divisions of Computer Science, as well as Education. Since 1988 he has taught real estate related subjects to more than 63,000 students. He is a member of five academic honor societies, as well as MENSA, and author of more than two dozen internationally published scientific papers. He was Director of The Center for Computer Education, Inc., which trained teachers in computer science, and was president of Worldwide Information Network, Inc., a provider of Internet and television marketing in real estate. He has owned two mortgage companies, as well as a business brokerage company and a residential and commercial real estate company.

Since early 2009, Dr. Ponthier has served on a work group for the Nationwide Mortgage Licensing System & Registry (NMLS&R) to help develop the functional specifications for mortgage pre-licensing and continuing education programs taught in the U.S. He is a member of the Real Estate Educator's Association, The South Central Educators Group, and the Louisiana Mortgage Bankers Association, for which he is Chair of the education committee. Dr. Ponthier's achievements have been documented in Who's Who (Oxford Edition), American Men and Women of Science, and the International Who's Who in Education.

Course Description:

The course focuses on four main areas for licensees: (1) – Current Legal Issues & Agency Duties, (2) – Seller Consultation and Listing Presentation, (3) – Top 3 Buy-Side Concerns, and (4) Offer & Negotiation Phase and Appraisal Valuation Process. We also give a brief update on changes coming to the Credit Scoring system in 2025.

Required Course Material:

This course is entirely self-contained and does not require additional study materials.

REQUIRED HARDWARE and SOFTWARE (Internet-Based Courses):

- All course content is available online. To access the course, a student will need a PC, tablet, or other mobile device to access to the Internet. The only software needed is an Internet browser such as Google Chrome, Firefox, Safari, etc.
- Any additional software, such as Adobe Reader, needed to access PDF files, is available in the course for immediate and free download.

Completion Expectations:

Prerequisites:

- There are no educational prerequisites for this course; however, students are expected to have high school level reading and mathematics ability.

Upon registering:

- Students must complete the course lessons/modules and the final exam before the course expiration date
 - Course completion will include completion of all group discussions and case studies, if applicable.
 - Each lesson will have a quiz at the end that must be passed in order to continue to the next lesson.
 - The quiz will consist of multiple-choice format questions requiring a minimum passing score of 70%.
 - Quiz questions will be displayed one at a time.
 - The final exam questions are also presented in multiple-choice format requiring a passing score of 70% or higher.
 - If a passing score is not achieved on any quiz or the final exam, the exam will reset and student will be presented with a different set of randomly selected questions. Student will be allowed to retake until a passing score has been achieved, or until the course expires, whichever occurs first.
 - The username and password will be deactivated after the course expiration date has passed.

School Policies:

Registration:

- The student is responsible for verification of qualifications for licensing, before registering for a course of study.
- Registrants with any form of criminal history, including misdemeanor or felony convictions, or who are currently on parole, must contact the relevant licensing agency before registering for any pre-licensing or pre-certification course.
- An e-mail account is essential to participate in the online program.
- Any attempt to take the course under an assumed identity, or to accept assistance from others in completing any portion of the course, may result in rejection of a license application, revocation of an existing license, fines, or other penalty provided by law governing the relevant state regulatory agency to whom the student submitted documentation.

Course Participation:

- Students are asked to please be certain that their address book is updated to include acceptance of e-mails from StudentServices@ProEducate.com and Instructor@ProEducate.com
- Instructors may not, in any venue, answer questions of a personal, professional, business, or legal nature, and students should not interpret any information received from instructors, or course content, as being legal or professional advice.
- The instructional staff will respond to questions by e-mail as quickly as possible. In general, questions received by noon on any business day are responded to by 5 pm the following business day. Students who abuse the e-mail opportunity may be dropped from the course, solely at the discretion of the school, without penalty to the school beyond refund of tuition.

School Contact Information:

- **By Phone:** For questions regarding administrative issues, the administrative offices may be contacted by phone at (504) 454-9866 or (800) 966-9866, weekdays between 8 a.m. and 5 p.m. central time.
- **By E-mail:** Ask technical or course content questions 24 hours a day by e-mailing the school office at the addresses listed below. A response will typically be received by close of business on the next business day.
 - StudentServices@ProEducate.com for questions or comments about registration, administrative issues, purchases from the online store, or technical issues.
 - Instructor@ProEducate.com for questions regarding course content.
- **In Person:** We are in the office to assist you with administrative questions Monday - Friday 8:00 a.m. to 5:00 p.m. central time. We are located at 4200 S. I-10 Service Rd. W., Suite 134, Metairie, Louisiana 70001 (Boy Scouts of America Building).

Additional Information Regarding the Online Course:

- During the allotted class time, students will have access to the course 24 hours a day and may login and work on the course at their convenience.
- During the course, if the students have questions about the course content, they may click on the "e-mail instructor" button and send a question to the instructor.
 - E-mails received by 3 PM on any business day will be responded to on the next business day.
 - Students are asked to please be very specific about the location of the content they are questioning (lesson #, topic, etc.)
 - Instructors are permitted to respond only to questions specifically related to the course content.
 - Questions regarding personal situations, unrelated to the specific course material or of a legal nature, may not be responded to.
- The course also makes a detailed glossary available to the students (located in the course resource materials). Students may click on the glossary to study the definition of terms with which they are not familiar. The "Resource Materials" section of the course makes forms and documents available to assist students in their studies.
- Upon completion of the course material, each student will be required to respond to a course evaluation in addition to a multiple-choice final examination.

Learning Objectives, Lessons, Assignments, and Outline:

Lesson	Time
Course Orientation	5:00
Current Legal Issues & Agency Duties	13:45
Lesson Quiz	5:00
Seller Consultation and Listing Presentation	26:00
Lesson Quiz	5:00
Top 3 Buy-Side Concerns	26:30
Lesson Quiz	5:00
Offer & Negotiation Phase and Appraisal Valuation Process	50:30
Lesson Quiz	5:00
FCRA Credit Review	28:30
Lesson Quiz	5:00
End-of-Course Survey	5:00
Final Exam	20:00

Learning Objectives:

Upon completion of this course, the student will be able to:

- What the lawsuits contained and how they led to the changes
- What is – and is not – a part of the settlement
- Understand your duties and responsibilities as an agent.
- Recognize how your relationship is formed.
- Be aware of the limitations when doing Ministerial Acts
- Conduct a successful counseling session with the sellers that educates the seller, builds trust and leads to a signed listing agreement.
- Articulate your value proposition to the seller – what you do – how you do it and why it is important to them.
- Have an open and transparent conversation about compensation – both to the listing brokerage and the buyer brokerage.
- Addressing the top concerns that most agents have with the new requirements of having a buyer representation agreement signed and establishing compensation.
- Conduct a successful counseling session with the buyers that educates them, builds trust and leads to a signed buyer representation agreement.
- Have an open and transparent conversation about compensation – what your value is to them in the transaction and how they can accommodate payment.
- Understanding of the importance of our role in negotiating on both the buyer and seller side of the transaction.
- As a buyer agent – how to prepare the buyers for the negotiating process and write an offer that has a reasonable chance of being accepted.
- As a seller agent – how to counsel sellers and assist them in creating a counteroffer that meets their financial needs without making it 'all about the compensation'.
- Analyze the most up to date information we have on a constantly changing landscape of how the compensation – and whether it is paid or not paid by the sellers – will affect the CMA and appraisal process by looking at information from appraisers and FNMA.
- Learn the importance of credit report accuracy, and who regulates the mortgage industry use of the credit report.

Course Outline
LREC 2025 Mandatory Course
Navigating the New Normal

Course Information

Current Legal Issues

- How we got here
- Lawsuits
- NAR Settlement

Agency Duties – The License Law

- Duties to Clients
- Relationship with Customers
- Ministerial Acts
- Buyer Agreements
- Buyer Broker Compensation

Quiz

Seller Consultation / Listing Presentation

- Experience and Attitudes
- Creating Value Proposition
- Learn What's Important to Them
- Create a Marketing Plan
- What – How -Why
- Pledge of Performance
- Compensation Conversation
- Compensation Options
- Handling Bonuses
- Buyers Without Representation

Quiz

Top 3 Buy-Side Concerns

#1 Buyers Don't Want to Sign

- How Attitude Influences Behavior
- Mindset Shift – Strategic Action
- Why Buyers' Hesitate

#2 Feel Like I'm Bragging

- Buyer Counseling Session
- YOUR Value Proposition
- Explain Buying Process
- Tools to Show Your Value
- Buyers Pledge of Performance

#3 How Will We Get Paid?

- Buyer Representation Agreement
- Comparison of Louisiana Realtors Agreements
- Compensation Conversation
- Buyer Viewing Choices

Quiz

Offer and Negotiating Phase

- Listing Side – Licensee’s duties
- Buying Side – Licensee’s duties

Appraisal-Valuation Issues

- Discussion and Evaluation
- GSE Letters on Compensation

Resources and References

- Tools for Communication
- Buyer Qualification Worksheet
- Buyer Representation Agreement
- Managing Broker – Office Policy Considerations
- Value Proposition Notes
- Handling Objections

Quiz

FCRA Credit Review

- Credit Worthiness
- Credit Inquiries
- Current Credit Scoring Issues
- Credit Report Modernization
- Credit Score Modernization
- Proposed FCRA Changes

Quiz

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Final Exam

Course Final Examination

- Students will be administered a timed final examination consisting of multiple choice questions.
 - The final exam for this course consists of 20 multiple choice questions
 - Time limit = 30 minutes
- The countdown timer will be located in upper left-hand corner of the screen.
- In order to pass, you must score at least a 70% on the final exam.
- While you are taking this exam, you must answer at least one question each 5 minutes or the system will time you out and you will have to begin the exam again.
- Students who fail the examination may retake throughout the duration of their course.

End-of-Course Evaluation

Each student is required complete an evaluation of both the course and instructional services. This evaluation will take only a few moments to complete, but is required before a certificate of completion can be issued.

Orientation Acknowledgement:

I have read the Course Orientation provided at the beginning of this course, and I have been provided with the opportunity to ask questions pertaining to the information contained in the Course Orientation.

By my signature below, I acknowledge that I fully understand the information contained in the Course Orientation.

Student's Signature