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**first tuesday**  
The California Real Estate Educators

**April 2010 Real Estate Guidance from first tuesday**

**first tuesday journal online**

## **Hello first tuesday Student,**

**[In our APRIL 2010 issue](#)**

In the latest April issue of **fresh articles** and **features**:

**[UPDATE: Endorsement requirements for RESPA mortgage brokers and agents](#)**

Includes a downloadable flyer of critical need-to-know information.

- an **[update of the license endorsement requirements for RESPA loan brokers](#)**, including a **[quick-reference downloadable flyer](#)** for distribution;
- a look at **[Bank of America's misleading 'principal reduction' plan](#)**;
- the second part of our article on how to use a balance sheet to **[help negative equity homeowners](#)**, with related instructions for the **[balance sheet under our Form-of-the-Month](#)** feature;
- a discussion of flipping and **[how to correctly structure the resale transfer of ownership rights](#)**;
- guidance for buyers to avoid a **[denial of credit](#)**;
- a report on the **[direction of prices as the supply and demand of housing changes](#)**.

**[Flipping: contracting to assign or double escrow the resale transaction](#)**

An examination of flipping and instructions on how to correctly structure the flip.

**[Prices will fall as the supply of housing soars above demand](#)**

Advice on whether now is the time to buy.

New this month: **first tuesday's [Recommended Legislation](#)** feature proposes legislation for the responsible growth of the real estate industry. Have suggestions, or just want to put in your two cents? Check it out!

**[Lenders attempt to lock homeowners into paying on underwater homes](#)**

A look at B of A's so-called principal reduction plan.

**first tuesday** Forms-on-CD 4.2 FREE upgrade:

**[Homebuyer guidance to avoid a denial of credit](#)**

A discussion of how a buyer can avoid a denial of credit during the loan application process.

**UPGRADE TODAY!** The fill program for percentage fields in some **first tuesday** forms has been rounding up the amount entered. If you are using a form which contains a percentage, download the revised "04/10 **first tuesday** Forms-on-CD 4.2" program FREE to update all 350 forms at once.

**[The underwater homeowner, his future and his agent: a balance sheet reality check, Part II](#)** and the related **[Form-of-the-Month](#)**

An examination of the rational decision to walk away from a property.

Log in to your student homepage and click "**first tuesday** Forms Download and Updates."

**Forward to a friend**

Thanks again for choosing **first tuesday**! We hope you continue to find our materials valuable for your success, and hope you will forward this email to your agents and friends to help spread the real estate news.



Know someone who

Regards,

first tuesday  
*the* California Real Estate Educator  
6141 Riverside Avenue #7  
Riverside, CA 92506  
Phone (800) 794-0494  
Fax (877) 319-8510  
<http://www.firsttuesday.us/>

P. S. If your license is expiring in the next four years, make sure you get your education done before July 1, 2010 to avoid [stricter DRE education requirements](#). Call us today for details!



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