



first tuesday

The California Real Estate Educators

January 2010 Real Estate Guidance from first tuesday

Hello first tuesday Student,

Happy New Year from the **first tuesday** staff! If your license is coming up for renewal soon (check your DRE license expiration date [here](#)), make sure you complete your continuing education before the procedures change. In July 2010, the DRE will be instituting new continuing education course procedures which will increase the number of exam questions required on course offerings, mandate quiz completion and limit students to a maximum of two exam attempts before requiring a re-enrollment. Read all about the coming changes [here](#), and please give us a call to sign up for your courses today before these changes go into effect!

Mortgage originators, be prepared: check out the DRE's new requirements under S.B. 36 and the national SAFE Act by clicking [here](#). While **first tuesday** does not currently have plans to offer the courses to obtain a mortgage originator's endorsement, we will keep you informed of the details as they are made available by the DRE. Stay tuned!

In the latest January issue of **fresh articles**:

- a critique of the social bias against [walking away from underwater property](#);
- an analysis of the different types of [real estate players affecting the current market](#);
- a look at how [bankruptcy affects current and would-be homeowners](#); and

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"To default, or not to default: that is the question"

On the fallacy of shame in mortgage default.

Homebuyer beware: the real estate game lacks fair play

On the different players in the real estate market, and the harmful effect speculators have on the market.

Bankruptcy's often overlooked tie to homeownership

On bankruptcy's advantages and disadvantages for a homeowner.

What CA loan brokers and agents need to know: the ramifications of recent mortgage loan legislation

On the new mortgage originator endorsement.

- a report on the [new mortgage originator endorsement requirements](#).

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

Regards,

first tuesday

6141 Riverside Avenue #7

Riverside, CA 92506

Phone (800) 794-0494

Fax (877) 319-8510

<http://www.firsttuesday.us/>

P.S. Check out our [Legislative Watch](#) section for a useful list of the new rules affecting real estate in 2010!

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You and first tuesday



on common ground