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first tuesday
The California Real Estate Educators

March 2010 Real Estate Guidance from first tuesday

first tuesday journal online

Hello first tuesday Student,

[In our March 2010 issue](#)

Have you heard? NO EDUCATION REQUIRED for RESPA loan brokers and agents looking to register and obtain a mortgage endorsement for their licenses! To find out more, [read our article on this new development](#).

[Using the yield spread to forecast recessions and recoveries](#)

An explanation of a simple tool to forecast future economic conditions.

Also, the continuing education procedures are changing after June 30, 2010. If your license is coming up for renewal within the next four years (check your DRE license expiration date [here](#)), make sure you complete your continuing education before the procedures change. Read all about the July 1, 2010 changes [here](#).

[The underwater homeowner, his future and his agent - Part I](#)

A balance sheet analysis of a negative equity homeowner's current position.

Are you a broker who needs to sign up prospective agents for licensing courses, or who just needs to make sure your agents are taking their required education? **first tuesday's** CalPaces program provides discounted courses and allows for oversight of course completion. Call us at 1-800-794-0494 to find out more.

[Registration and regulation: updates for RESPA mortgage brokers](#)

An update of the MLO registry and endorsement requirements.

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

- further guidance on the [RESPA SAFE Act requirements](#);
- instruction on using the [yield spread as a recession and recovery forecasting tool](#);
- information on how to use a balance sheet to [help negative equity homeowners](#);
- a discussion of how the [ratio of ARMs to FRMs](#) can be used to determine the direction of real estate sales; and
- a look at the future of the [real estate licensee population](#).

[The rise and fall of real estate brokers and agents](#)

A historical perspective and forecast of the real estate licensee population.

[The danger of an ARMs build-up](#)

A discussion of the meaning behind the ratio of ARMs to FRMs.

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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.

Regards,

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P. S. Next month, **first tuesday** is launching a page in the **first tuesday** Online Journal containing farm letter-friendly, pre-edited articles on pertinent real estate topics for use in your marketing material. Stay tuned!

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