



Here's what meeting planners and attendees have to say about Julie's presentations:

"The feedback we received on evaluations from attendees was outstanding—perfect 5's and the comments included "excellent" and "great". Your successful presentation at this year's Annual Convention, as well as meeting of past years, shows how much Virginia's REALTORS® will welcome you back, again and again."

Lili Paulk
Professional Development Specialist
Virginia Association of REALTORS®



"Thank you so much for the fabulous education program you delivered at our Midyear meeting. Our members left feeling "motivated" and "enlightened". By the way the participants lined up to speak with you at the end of the session, it was quite obvious how vital our members rated your presentation"

Kristin Carey
Director of Education
Women's Council of REALTORS®



"Once again your superb presentation skills highlighted our 1998 Annual Convention! Nearly 500 participants attended your sessions and your ratings soared! Your knowledge, preparation, planning, and joy flow from you, creating a successful learning experience for everyone present!

Sally Young
Administrative Vice President
Nevada Association of REALTORS®

Put more profit in your member's pockets!



With cutting-edge educational sessions from

Julie Garton-Good



Julie Garton-Good, DREI, C-CREC, known as "America's Home Affordability Expert", speaks to more than 25,000 people annually on real estate finance and home affordability issues. She is the author of seven real estate books and has penned a syndicated weekly newspaper column for more than two decades. Named twice on the National Association of REALTORS "Twenty-Five Most Influential People" list, Julie is the sole three-time recipient of the prestigious international "Real Estate Educator of the Year" award from the Real Estate Educators Association. She has appeared as a subject matter expert on CNBC, Lifetime Network, and numerous public television and radio shows. Her latest book, "All About Mortgages Insider tips to Finance or Refinance Your Home in Today's Economy" 4th edition, was released in 2008 from Kaplan Publishing, New York. Julie's been a licensed real estate broker and instructor for more than thirty years and also holds licenses as a mortgage broker and auctioneer.

The biggest concern for real estate professionals today is how to improve their bottom line. Issues like designing and adding new profit centers to their current brokerage business, low-cost / no-cost ways to attract and retain consumers, and knowing when and how to embrace emerging trends like fee-for-services and real estate auctions.

That's why Julie's programs are both powerful and empowering. She helps agents tackle the tough issues, like controlling overhead and maximizing profitability. Her cutting-edge programs provide meat-and-potatoes answers with ideas and techniques that are immediately applicable to the real world of real estate.

The strength of Julie's platform presentation comes from nearly thirty-plus years as a broker, educator, author, and real estate auctioneer. As a professional speaker for more than twenty years, Julie is a frequent guest expert on CNBC, CBS, the Lifetime Network, and public radio and television. Her newspaper column, "The FrugalHomeowner[®]" is syndicated through the Miami Herald and reaches more than three million people weekly.

Quality and consistency are Julie's trademarks with more than 95% of her presentations delivered for repeat and referral clients. There are no "off the shelf" programs where Julie is concerned since each presentation is specially crafted to meet the needs of the individual audience.

Why not maximize your budget (and Julie's resources) by adding a motivational keynote or luncheon presentation to the general or break-out session you select? And remember, many of Julie's presentations are continuing education applicable.

When your meetings call for cutting-edge information "delivered on the wings of enthusiasm", you'll be glad you chose Julie.

P.S. Want to raise money for RPAC[®]? Let Julie "call" a live auction for your event!

Contact: Susan Burr
1-800-HiJulie; 208-746-7963
Susan@GartonSeminars.com

Taming the Mortgage Monster: Insider Tips for Financing, Troubleshooting and Closing the Sale

Perhaps THE toughest aspect of the real estate business today is financing the sale and troubleshooting it to a successful closing. "Taming the Mortgage Monster: Insider Tips for Financing, Troubleshooting, and Closing the Sale" pinpoints the largest transaction obstacles and gives you real-world solutions to better control a positive outcome.

You'll learn:

- * A three-step approach to pre-approving every LENDER you work with, before you work with them!
- * Little-known underwriting tricks that boost the borrower's ability to qualify
- * The power of "compensating factors" and how to use them as ammunition
- * How to think like a lender to help sidestep potential problems
- * Which loan program you need to know inside and out in 2009, and how it can generate more sales
- * How to set-up a turnkey mortgage information database and have lenders keep it updated for you!

Why not let Julie Garton-Good, the author of "All About Mortgages: Insider Tips to Finance or Refinance Your Home in Today's Economy", 4th edition, put you on a clear path to taming the mortgage monster and closing more sales.



Transaction Troubleshooting: Seven Surefire Steps to Help Cement the Sale

In today's real estate market, Murphy's Law of Real Estate is alive, well, and booming! Just when the transaction looks solid, a new twist or turn requires you to jump in with both feet to salvage it.

"Transaction Troubleshooting: Seven Surefire Steps to Help Cement the Sale" provides the following real-world tools:

- * What to say to buyers in the first fifteen minutes that can help determine their motivation and ability to buy
- * The power and risk-reduction elements of pre-listing home inspections to help eliminate mid-sale fallout
- * Why it's imperative that you insist on buyers exercising their right to review documents one business day prior to closing—especially if you want business longevity.
... and much, much more.

Let "Transaction Troubleshooting" put Murphy in his place while putting more coin in your pocket!

Show Me the Money: Adding New Profit Centers to Beef-up Your Bottom Line

With real estate commissions stretched thin, it's an ideal time to think outside of the box and add stand-alone profit centers to your brokerage business to create cash flow and provide added-value services to customers and clients.

"Show Me the Money: Adding New Profit Centers to Beef-up Your Bottom Line" will pinpoint:

- * A formula to determine your profitability on each and every service you provide
- * How to design and get paid for a money-in-the-mailbox FSBO program that generates qualified listing leads at the same time
- * Three real estate services consumers will pay outside of the traditional listing/sale process—and a formula to determine what to charge*
- * The true cost of "free" services like CMAs and how to eliminate them from your job description
- * How to introduce fee-for-service products that INCREASE your full-service business without "messing in your own nest!"

If creating cash flow and beefing up what's profitable is on your radar, you'll want to attend this hands-on program.

*Formulas and fees are used for example purposes only and are not meant to restrain trade or dictate prices.



Instructor Development Workshop Title:

From "Fine" to "Phenomenal": Seven Surefire Steps to a World-class Presentation

In today's competitive climate, it's not enough to just be an average instructor. You owe it to yourself and your students to deliver a memorable, mesmerizing, tailor-made presentation each and every time.

From "Fine" to "Phenomenal": Seven Surefire Steps to a World-class Presentation, we'll cover:

- * Five questions you need to ask upfront to properly personalize the presentation for a specific audience
- * Which added value take-away materials are most beneficial to students, and why and which to avoid
- * How to map out an 8-hour course in less than 15 minutes using just one feature of PowerPoint
- * The importance of designing and implementing exercises and simulations to invigorate the mind of the adult learner
- * How using techniques from the Greek theatre proscenium stage can markedly improve your delivery as a presenter
... and much, much more.

If you're committed to kicking your presentation up a notch with new tools and real-world applications, this instructor workshop is for you!