

Training for Mortgage Lenders Banks and Credit Unions

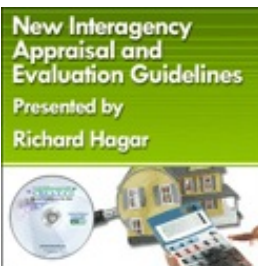


Live Webinars, On-Demand, CD-ROMs
Specialized training for banking and lending institutions

Instructed by Richard Hagar SRA

New Interagency Appraisal and Evaluation Guidelines

2 Hours



New Exemptions, Requirements, Audits, Compliance and Fines.

With the December 2, 2010 issuance of final revised supervisory guidance on real estate appraisals and evaluations, every policy and guideline written prior to 2008 has been superseded.

This Webinar will explain the agencies' minimum regulatory standards for appraisals. The guidelines incorporate the agencies' recent supervisory issuances on appraisal practices, address advancements in information technology, and clarify standards for the appropriate use of analytical methods and technological tools in developing evaluations. Financial institutions should perform a complete top to bottom review of their appraisal and evaluation programs to ensure they are consistent with the new guidelines.

- Appraisals vs. Evaluations. Do your policies correctly outline when each can be used?
- What guidelines must be followed when the property does not meet Fannie Mae's requirements?
- Valuation policies for modifications and workouts. Are your internal policies and procedures up to date?
- Bad appraisals mean institutions must file a complaints and a SAR

This Webinar will cover:

- Exemptions (Fannie Mae and de minimis);
- Use of Broker Price Opinions (BPO) and Automated Valuation Modeling (AVM);
- Selection of the appraiser or third-party vendor (AMC);
- The absolute minimum each appraisal must contain;
- Review requirements (when, what type, how thorough);
- Monitoring collateral values; What the Examiners are looking for;
- What to expect when Fannie Mae/Freddie Mac forces a "buy-back"

To quote the Agencies:

"Deficiencies in an institution's appraisal program ... reflect negatively on management."

The FDIC and FBI have launched hundreds of investigations into the handling of appraisal departments by the management of banks. Are your policies and procedures really up to "spec"?

Appraisals and AMCs The Dodd-Frank Act Creates a New Compliance Reality

2 Hours



The Dodd-Frank Act places tougher restrictions on appraisers and the people who interact with them, and mandates the licensing of AMCs. These new requirements will cause a second wave of fundamental changes to AMCs and the appraisal ordering system.

There have been other developments affecting real estate appraisals, too --

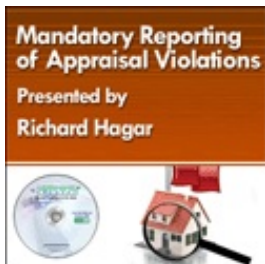
- Despite the reports of its demise, the HVCC isn't dead; it just has a new name.
- The Dodd Frank Act will impact the HUD-1 and GFE. Are your policies and procedures up to specifications?
- And one more thing -- Fannie Mae has new appraisal requirements. Do you know what they are? Are you ready?

This Webinar will cover:

- What's replacing the HVCC
- The Federal requirement for the licensing of AMCs
- Required changes to the HUD-1
- A new requirement to file complaints against bad appraisers and AMCs - or your bank can face a fine!
- FNMA's new requirements
- Compensation for the appraiser -- what is "Normal and Customary" as required by law.

Appraiser Independence and the Mandatory Reporting of USPAP Violations - Banking Version

2 Hours



New Federal Laws require lenders and appraisers to report certain violations of various laws, rules and guidelines. Failure to report violations can result in fines of up to \$20,000 per day, per person. Failure is not an option.

This training session will explain:

- What constitutes a violation under the law;
- Which violations must be reported;
- Where these issues must be reported;
- The form and format for reporting violations and;
- The multiple penalties that can be levied against lenders and appraisers for failing to report a violation.

This training is critical for an institution's compliance department and management, and any appraisal or AMC divisions. In the presentation we will provide specific guidance as to what constitutes:

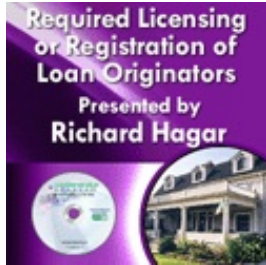
- A violation by an institution's staff member of an appraiser's independence and;
- A USPAP violation by the appraiser.

Definitions and real-world examples of institutional failures will be included. We will go over poorly written service agreements as well as improper instructions by underwriters, review appraisers and AMCs that constitute compliance violations. Examples of common USPAP failures, that trigger the mandatory reporting, will be demonstrated to make it easy for staff to spot the problems before they impact loan closings.

This is **serious**. Multi-million dollar fines against institutions and appraisers are now possible. This training will help management as well as compliance and appraising divisions avoid costly mistakes

Required Licensing or Registration of Loan Originators

2 Hours



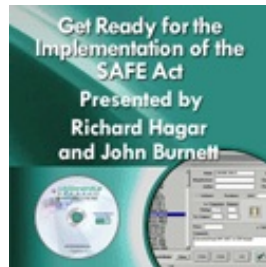
The federal government has mandated that loan originators must become licensed or registered by the end of 2010. Are your LOs and institution ready?

Topics

- Define loan originator and mortgage broker
- Define and describe the difference between licensing and registration
- Requirements that must be met prior to licensing/registration
- 20+ hours of education
- Fingerprints
- Background checks
- No criminal history for X years
- All prior to -testing with a required 75% pass rate
- Commercial vs. residential Bonding
- E & O insurance issues
- Due dates and penalties
- Which states are ready?
- Where do we register?
- Who is supplying the fingerprinting?
- Copy of the SAFE Act, licensing requirements, application forms, URL for registration, fingerprint cards
- What will the background checks look for?

Get Ready for the Implementation of the SAFE Act

2 Hours



Phase one of the SAFE Act requires the licensing of loan originators working for mortgage brokers. Phase two is the registration of loan originators working for state and federally chartered banks, lenders and credit unions. Phase one is complete, Phase two is about to begin.

This class will help the chartered institutions and their loan originators prepare for the new registration system.

Topics

- Defining Loan Originator
- Explaining the difference between registration and licensing
- What steps should the institution take in preparation for registration
- What information will be required
- Who will enter the required information into the system
- What are the institution's responsibilities
- Requirements of the LO before, during and after registration
- Federal background checks and hiring requirements
- Hiring policies and procedures

We are not going to take a lot of time explaining the SAFE Act, this is going to be a "How To" class helping the institution and LO get ready for implementation. By preparing now, knowing what information will be required, the institution can start creating their forms, procedures and compliance documents in advance of the registration rush.

**SAFE Act #3
Policies, Procedures
and Compliance
Considerations.
(For Institutions)**



Registering institutions and mortgage loan originators is only a portion of the SAFE Act. This Webinar will explain the Policies and Procedures that institutions must have in place immediately. Policies must cover numerous issues, people and job descriptions. Procedures must cover not only their mortgage loan originators but processors, administrative staff, tellers as well as vice-presidents and senior management.

“The Devil is in the details” and knowing what details the auditors are going to look for is what this Webinar is all about.

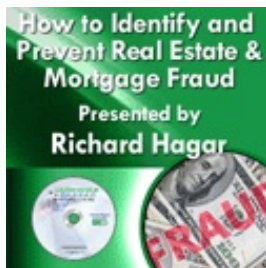
Topics

- Extended look at the definitions and job descriptions of “Loan Originator” and “System Administrator”
- Institution's responsibilities
- Federal background checks and hiring policies for loan originators
- Audit and compliance considerations
- Answers to the most often asked questions from institutions
- Use of loan originators unique number
- Requirements for the consumers access to information prior to the loan application

Designed for lending institutions including banks and credit unions.

**Identifying and
Preventing Real Estate
& Mortgage Loan
Fraud**

2 Hours



Most loan-fraud-related bank failures are due to staff's inability to recognize fraudulent real estate sales, bad appraisals and bogus loan applications.

Did you know that hundreds of web sites and dozens of traveling seminars are teaching borrowers how to rip-off banks? Let the nation's top real estate and mortgage fraud expert demonstrate the most common frauds on applications, purchase and sales agreements, and appraisals. Real estate insider Richard Hagar SRA will even show you the top five methods used by borrowers for faking a down payment.

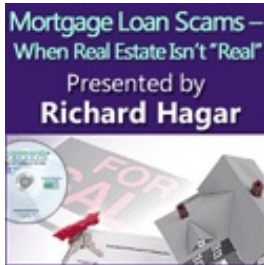
Once banking staff become more aware of these problems, bank fraud losses can be significantly reduced. Recognize your compliance issues and spot fraud. Learn how to identify and prevent loan fraud attempts if you want to avoid these types of scams

Class handouts will include:

- A list of fraud warning signs for loan applications
- Key signs of borrower fraud
- The top spots in the nation for real estate and mortgage fraud.... and bank failures

Mortgage Loan Scams – When Real Estate Isn't "Real"

2 Hours



The FBI's case load of real estate and mortgage fraud has increased 688% over the past four years. More than 47,700 mortgage fraud SARs were filed in 2007 and the count will likely top 56,000 in 2008. Loan fraud is involved in 40% of all bank failures. One estimate suggests that banks and other lenders will close at a rate of more than one per day in 2008.

Most loan fraud related bank failures are due to staff's inability to recognize fraudulent real estate sales, bad appraisals and bogus loan applications. Did you know that hundreds of web sites and dozens of traveling seminars are teaching borrowers how to rip off banks?

Let the nation's top real estate and mortgage fraud expert demonstrate the most common frauds on applications, purchase and sales agreements, and appraisals. Real estate insider Richard Hagar will even show you the top five methods used by borrowers for faking a down payment.

Once banking staff become more aware of these problems, bank fraud losses can be significantly reduced. Recognize your compliance issues and spot fraud.

Class handouts will include:

- A list of fraud warning signs for loan applications
- Key signs of borrower fraud
- The top spots in the nation for real estate and mortgage fraud.... and bank failures
- List of the mortgage lenders recently shut down or taken over

Lawsuits and Banks

2 Hours

The FDIC Is UPSET, Consumers Are CRAZY And Fannie Mae Needs MONEY

What does all of this mean? Banks are going to get sued and it's going to cost them Billions. A recent settlement with Bank of America cost them \$8.9 Billion. There are lawsuits against big banks, small banks, credit unions, mortgage brokers and appraisers. Criminal investigations against banks have been launched in all 50 states. The FDIC and FBI have filed more than 400 criminal indictments and actions against senior staff (Nov 2010).

As Fannie Mae and the FDIC investigate bad loans they often discover issues that trigger "buy-backs." These issues can be a poor appraisal, bad documentation by the mortgage broker or failed underwriting by the lender. No matter the issue, institutions will be sued, money paid and many employees fired. This Webinar will examine the claims and impact of six lawsuits against and on behalf of lenders.

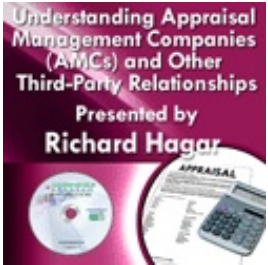
- ★ One of the largest U.S. lenders was charged with "aiding and abetting" the mortgage broker in fraudulent lending. The lender's involvement? They provided the funding. Outcome: Guilty.
- ★ The lender allowed the mortgage broker or correspondent lender to underwrite the loan. It appears they didn't do a good job. Outcome: Millions in losses.
- ★ The loan is in foreclosure. Fannie Mae is suing the appraiser, the AMC and, lender for negligent misrepresentation and fraud. The lenders involvement? The AMC they hired didn't properly review the appraisal. The appraiser didn't follow USPAP or Fannie Mae's guidelines. Outcome: Pending.

This Webinar will cover:

- The FDIC's recent filing of more than 400 actions against senior staff and appraisers (November 2011)
- What indictments and complaints against senior management are alleging
- Outline of several key lawsuits.
- Why lenders are being held liable.
- How your choice of AMC or appraiser can make you liable.
- Copies of class-action lawsuits regarding typical lending practices and compliance failures
- The simple steps that each bank can take to avoid these lawsuits.

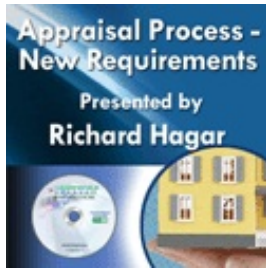
Let Richard Hagar, an expert witness and fraud profiler, explain in simple terms the impact on institutions. His involvement with several of these cases, will provide an inside look that will help your institution avoid problems.

<p>Compensation New Federal Regulations Impact Compensation</p> <p>2 Hours</p>	<p>New Federal Regulations Impact Compensation Mortgage Brokers, Loan Originators & Senior Staff</p> <p>The Federal Reserve Board’s new final rule on compensation goes into effect April 1, 2011. Are your policies and procedures ready? The way it was has come to an end and a new era of compensation begins.</p> <p>Every lender, big and small, mortgage broker to commercial bank, private lenders to credit unions all must change their policies, procedures regarding compensation. The new compensation rules impact internal as well as external loan originators.</p> <p>This Webinar will cover:</p> <ul style="list-style-type: none"> • Copies of the Federal Reserve Board’s rule • New Guidelines - Compensation for Senior Staff and Management • Who’s covered by the rules • Compensation limits • Exceptions and Safe Harbor rules • Steering Prohibitions • Dodd/Frank Act’s impact • Yield Spread Premiums • Hiring of LOs • Employees vs. Independent Contractors
<p>Compliance, Audits and Foreclosures</p> <p>What “Robo-signers” mean to foreclosures and small banks</p> <p>2 Hours</p>	<p>Front page news: Foreclosure problems due to “robo-signing” “lost documents, foreclosures frozen” “Investigation by the Attorney’s General in all 50 states.”</p> <p>Due to the front page news, waves of problems are about to hit banks of every size. This Webinar will explain what’s headed your way, provide a description and explanation of the problems and their impact on bank’s operations and compliance. We will provide a brief explanation of the two major process for foreclosing on a property and how lenders can protect themselves during the process. We will go over worst case and best case scenarios. More importantly the problems with the foreclosure process are indicative of deeper issues with many lenders. We will explain the problems and provide warning signs so you can operate safely.</p> <p>The failure to follow proper policies and procedures has brought on massive class-action lawsuits. We don’t want your institution to become a target of these suits.</p> <p>This Webinar will cover or explain:</p> <ul style="list-style-type: none"> • The two major foreclosure process (judicial and non-judicial). • What the “robo-signers” were asked to do. • Status of the current multi-state investigations. • How to spot the compliance issues before they become a problem. • Simple changes that will help protect a lender. • What questions auditors are likely to start asking. • Overview of recent changes to foreclosure laws and bank requirements. <p>This Webinar will Include:</p> <ul style="list-style-type: none"> • Copies of several key indictments and class action lawsuits against lenders. • Deposition testimony from the people who were running the “compliance” check for the lenders. Hear from the people and companies at the heart of the problem. Let their failures be your guide to better compliance.

<p>Compliance Regarding Appraisals and AMCs</p> <p>2 Hours</p>	<p>The new reality under Dodd/Frank and SAFE Acts Here we go again. New laws impact appraising and the use of AMCs</p> <p>No sooner had we finished our last Webinar on the appraisal topic, a new series of laws and regulations washed over us. The Dodd/Frank bill places tougher restrictions on appraisers, the people who interact with appraisers and licenses AMCs. These new laws will cause a second wave of fundamental changes to AMCs and the appraisal ordering system.</p> <ul style="list-style-type: none"> ★ Despite the reports of its demise, the HVCC isn't dead, it just has a new name. ★ Dodd Frank impact the HUD-1 and GFE, are your policies and procedures up to specifications? ★ And one more thing..... Fannie Mac has new appraisal requirements. Do you know what the are? Are you ready? <p>This Webinar will cover:</p> <ul style="list-style-type: none"> • What's replacing the HVCC • The Federal requirement for the licensing of AMCs • Required changes to the HUD-1 • Banks are required to file complaints against bad appraisers and AMC - or face a fine themselves! • FNMA's new requirements • Compensation for the appraiser, what is "Normal and Customary" as required by law.
<p>Understanding Appraisal Management Companies</p> <p>2 Hours</p> 	<p>AMCs, to use or not to use?..... Ah, that is the question!</p> <p>With appraiser independence being enforced, many lenders are wondering if they should use an appraisal management company (AMC) or create an internal department to handle the appraisal side of lending. This important business decision must comply with federal laws and regulations, and audit guidelines, as well as FNMA's historic settlement.</p> <p>Bankers considering the use of AMCs must also work within existing laws, regulations and guidance addressing the use of third parties. Although AMCs aren't yet mentioned in official regulatory guidance, they clearly fit into those outsourcing rules and their expectation of due diligence. Many Institutions are very concerned and are questioning the use/hiring of AMCs.</p> <p>AMCs are not the answer for many lenders because of cost and extensive oversight issues. AMCs represent a strange new world for mortgage lenders. This Webinar will explain how they operate, how they are supposed to operate, the responsibilities your institution must handle, and concerns due to the class action lawsuits launched against several AMCs.</p> <p>The federal government and FNMA are both very aware that many lenders have hired AMCs in attempts to shift responsibility for appraisal management outside their institutions. However, the responsibility cannot be delegated. With or without an AMC, lenders remain responsible for compliance with appraisal regulations. In this webinar, industry expert Richard Hagar will help you sort out what an AMC can do for you and what it cannot do, so that your bank can make a responsible, informed decision about appraisal management.</p>

Appraisal Process – New Requirements

2 Hours



If you and your lending staff work with real estate appraisals, you won't recognize the new regulatory landscape. Almost everything you've done in the past has to change, and many of the changes are already in effect, with more to come in May. Learn about new limitations, new forms, and new communications methods that affect your relationships with appraisers, mortgage brokers, even with FNMA and FHLMC, in this critically important two-hour webinar.

Because of rampant appraisal and mortgage fraud and its contribution to foreclosures and huge economic losses, massive reforms have been made. A settlement with the New York Attorney General has radically changed how FNMA and FHLMC do business, and those changes affect you. New regulatory requirements imposed by the Fed and guidelines proposed by bank regulatory agencies will change your operations, too.

In this webinar, you'll learn about? New restrictions on your communications with appraisers Things you cannot ask an appraiser to do New forms you will have to use when requesting appraisals The NY Attorney General's actions that have affected lenders nationwide A ban on accepting appraisals ordered by a mortgage broker Your responsibilities for the accuracy of Automated Valuation Models New proposed regulatory appraisal guidelines If your bank does any real estate lending, you cannot afford to miss this important presentation!

Appraisals: What You Need to Know NOW

2 Hours



An appraisal is not just a check-off item on a lending to-do list.

It is a vital informational tool in the loan application process. If the appraisal is solid, it can help you book a good loan. That is why there are compliance requirements in place to help ensure the appraisal is accurate, reliable, unbiased.

Learn what examiners are going to ask you about the appraisals and appraisal process used in your bank.

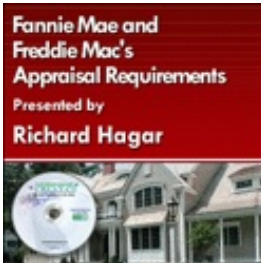
The FDIC, OCC and OTS have recently learned that the number of bad appraisals held in portfolios is much greater than anticipated. Auditors and examiners are going to start asking more questions about your appraisal and appraisal review process. They will be looking at the degree to which your loan officers may have tried to influence or control the appraiser. They may be scrutinizing your relationships with appraisers and the methods you use to choose them. Will you know how to answer? Will you know what they are asking? Learn what they know and be able to anticipate their questions.

This seminar will:

- Provide you a list of the top 10 appraisal problems
- Learn what tell-tale signs indicate a potentially fraudulent appraisal
- Help you identify potentially fraudulent appraisals before you approve the loan
- Discuss and examine the issues so you can answer the examiners' questions
- Discover how to boost profits and follow banking safety and soundness principles.
- Sign up and be a head of the curve.

Fannie Mae and Freddie Mac's Appraisal Requirements

2 Hours



What Fannie Mae and Freddie Mac demand in an appraisal.

Do you want to sell loans to FannieMae? An institution's appraisal process, the appraisal, type of form and the appraiser all impact your institution's ability to sell to FNMA. FNMA has a list of 20 unacceptable appraisal practices. If an appraisal contains, or was created using, these unacceptable practices, FNMA won't buy the loan. This class will outline and explain the issues.

We will also have a brief overview of the important points of the "Sellers Guidelines" as well as the most recent announcements. This class is designed for appraisers, review appraisers, underwriters and bank compliance officers. Loan officers will also gain an understanding into the appraisal issues that can kill or make their loan.

Let an appraiser, who worked for a major lender, guide you through Fannie's requirements and help make your compliance life easier.

- Define Appraisal (Verbal vs. Oral)
- Appraisal review - who's looking for what
- The most common problems that lead to appraisal and loan file rejection
- Overview of the Seller's Guidelines
- FNMA's most recent Announcements
- Who can provide an appraisal
- What the appraisals must have
- Addenda,
- sketches,
- cost approach,
- source for cost data
- Highest and Best Use concerns
- Common appraisal failures that can hurt your institution.

Appraisals: New rules, new forms, new procedures

2 Hours



Whether your institution does its real estate lending directly with borrowers or through mortgage brokers, there is one thing you can depend on – things are changing. You're going to be dealing with new appraisal report forms, new restrictions and mandates on what you must and cannot do, and new procedures designed to wring appraisal fraud and inflated values out of the process. Change is at once promising and challenging. It holds the promise of dealing with more realistic property values, but also the challenge of having to relearn what was second-nature to mortgage lending professionals, with the threat of legal and regulatory action if things don't get done correctly.

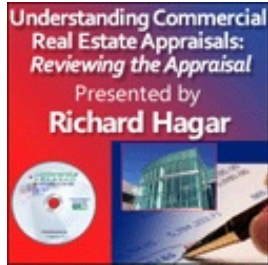
At a minimum, your institution must develop an acceptable internal system for ordering, managing and reviewing appraisals. If you've arranged for appraisals in the past, you'll be making changes to your procedures. If you have relied on mortgage brokers in the past, you'll need to design the process from scratch, because you can't use appraisals from a broker's loan package any more.

In this webinar, industry expert Richard Hagar SRA will discuss many of the reasons that there is such a sea-change in the appraisal process. In an information-packed two hours, he will cover:

- The new Market Conditions form – 1004MC – that is required for all loans sold to FNMA, FHMLC or FHA after April 1. This class will explain the information and how your institution can use it to their advantage.
- New appraisal order forms, what they can and cannot include.
- The trend toward using Appraisal Management Companies (AMCs) and what to watch out for if your institution uses one.
- When appraisals can be re-directed, transferred or assigned between lenders, and the federal laws and regulations that limit these practices
- The new restrictions on mortgage brokers and the services they can provide to lenders
- The importance of yield spread premium (YSP) disclosures, who has to make them, and what can happen if they aren't delivered

Your institution can't afford to continue its old mortgage lending practices just because "that's the way you've always done it." If you want to continue playing the real estate lending game, you have to know and follow the new rules. Attend this important Webinar, and you will get the information you need to know who the players are, and how the game now has to be played.

Understanding Commercial Real Estate Appraisals



If your institution makes business loans secured by commercial real estate, you need an understanding of the commercial real estate appraisal process. You want to be comfortable that the appraised values of properties are appropriate for your collateral needs. You also want to know that appraisal fees are reasonable and when added costs should be expected. Do you know how to detect an inadequate or potentially inaccurate appraisal that could become a safety and soundness issue for your institution? Join Richard Hagar in his information packed two hour Webinar on Understanding Commercial Real Estate Appraisals to get the information you need to manage commercial appraisals in your institution.

Webinar attendees will receive information on:

- The difference between commercial and residential appraisals
- Differences between certified and licensed appraisers
- When a commercial appraiser is required
- What to expect in the way of fees
- The proper method for ordering an appraisal.... and the improper method that will get an audit.
- The information the lender is required to provide the appraiser
- A quick overview of the three primary appraisal methods
- How appraisers determine land values
- Defining "Market Value" as required by Federal law
- The warning signs of a potentially bad appraisal
- When you have to say "uncle" and hire an appraiser to perform the review

To take control of the commercial appraisals in your institution, you need a basic understanding of the process. This webinar will provide that understanding for commercial lenders, loan administration, and audit staff who deal with commercial lending.

Appraisal Review - Saving Time and Cost



This Webinar is designed to help non-appraisers understand appraisals and discover the most likely and obvious issues within a report (commercial or residential). Ten or 20 minutes isn't sufficient time to perform a full appraisal review, but it is sufficient to discover obvious errors and points of concern, if you know what to look for.

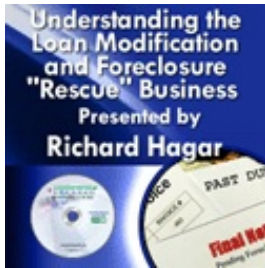
Getting those obvious problems identified and corrected early can save your institution from wasting time and money in a full review.

Based on a quick scan of a report, the reader can help an institution decide if additional information is required from the appraiser, or if the report should be sent "upstairs" for a full appraisal review. This webinar will also help senior management understand the appraisal report, appraisal process and the "lingo" necessary to communicate with staff and appraisers more efficiently.

Define Appraisal Define Appraisal Review Examples of form and narrative appraisals Points that should be covered in a 10 minute review Points that should be covered in a 20 minute review When to turn the appraisal over for a full appraisal review by a licensed/certified appraiser Who may perform a "Review" or "Audit" of the report What are the 20 most common errors and obvious problems within appraisals When you know what to look for, good and bad appraisal reports become obvious.

Understanding the Loan Modification and Foreclosure "Rescue" Business

2 Hours



Lenders and consumers are being victimized by Loan Modification, Short-Sale and Foreclosure "Assistance" companies.

Most for profit loan modification and foreclosure "assistance" companies operate illegally....however thousands of them exist. Some of these companies charge borrowers thousands, if not tens of thousands of dollars to "modify" or "assist." The reality is, most do not help and they reduce the chances that the loan will be brought current. Many lenders are unknowingly contributing to the problem by dealing with the scammers. President Obama recently warned about dealing with these people, and regulatory agencies have sent out alerts on loan modification and foreclosure rescue scams, including an advisory from FinCEN on filing Suspicious Activity Reports (SARs) on them that ensures examiners will expect your staff to recognize scams and report them. This webinar will show you how the scams operate, so that your staff can avoid the problems and help bring loans current -- the right way.

Foreclosures drain bank profits, crush borrowers, devastate neighborhoods and harm the economy. Criminals and "get-rich-quick" seminars provide bad advice and scare borrowers into making wrong decision. Their bad decisions are increasing foreclosures and bank losses.

Are you aware that many "get rich through foreclosure" seminars actually advise borrowers to stop making their payments?

Banks are being held liable for the losses experienced by home owners. Why? Because bank employees are unwittingly becoming part of the scam. Can you say RICO...?

The first step in stopping the problem is understanding how these scams work. The information in this webinar is used in training law enforcement and prosecutors, and it can benefit your bank's employees. Mortgage fraud specialist Richard Hagar SRA will show how the foreclosure process is being subverted (convoluted) by criminals into the next wave of fraud. Understanding these scams can help banks stay safe.

**Contact the Hagar Institute® for details on
how you and your institution can attend these
on-line or live training sessions
classes@hagarinstitute.com
www.hagarinstitute.com**



The Hagar Institute, a Division of Kinja LLC