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CI-101

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CHAPTER

Carmela Ma, CCIM
Senior Instructor
CCIM

*Carmela Ma was awarded the "CCIM Instructor of the Year" 2003, a once in a lifetime award by the CCIM Institute. In addition, The CCIM "People's Choice Award" 2003, and 2006; "Senior Instructor of the Year" for Financial Analysis in Commercial Real Estate CI-101 2001; the CI 104 CCIM Investment Decision Analysis Senior Instructor of the Year award in 2011

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Financial Analysis for Commercial Investment Real Estate

CI 101 serves as your introduction to the CCIM Cash Flow Model. Learn to apply the CCIM Cash Flow Model to make your investment decisions based on wise investment fundamentals. Some of the concepts you will explore include IRR, NPV, Cap Rate, Capital Accumulation, and the Annual Growth Rate of Capital.

This class will also introduce you to two other important tools—the CCIM Strategic Analysis Model, the fundamentals behind the numbers, and the CCIM Decision-Making Model, a process for analyzing and making real estate decisions.

After completing this course, you will be able to:

- Make better investment decisions by using the CCIM Cash Flow Model as a framework for real estate analysis.
- Apply state-of-the-art real estate analysis tools to quantify investment return.
- Measure the impact of federal taxation and financial leverage on the cash flow from acquisition, ownership and disposition phases of real estate investment.

Prerequisite: None

Course Length: 4 days in class + online exam

Required Equipment: A laptop computer. Details: web.ccim.com/tech requirements & a HP-10BII calculator is highly recommended.

Dates: April 7, 8, 10, 11, 2014
Exam starts April 12, 2014

Registration: 8:00 AM-8:30 AM
Time: 8:30 AM– 5:30 PM

Cost: Candidate \$1,040; Realtor \$1,325; Non-Candidate \$1,495

Location: The Beverly Hills/Greater Los Angeles
6330 San Vicente Boulevard, #100
Los Angeles, California 90048

***Students have to pay for parking at \$18 per day**

For additional questions please contact:
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Registration and logistic questions:
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Executive Administrator,
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*These products require other forms of income documentation and asset verification in lieu of tax returns.

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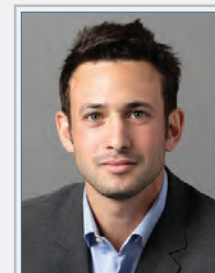
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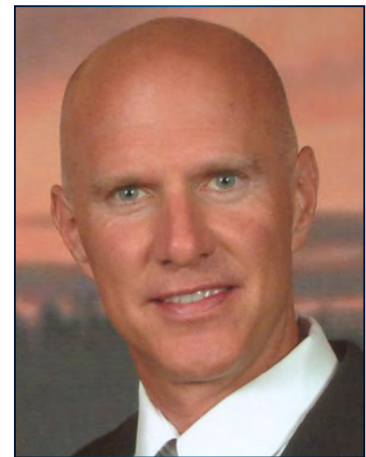
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¹ On-time closing guarantee available only on completed purchase money loan applications received by Union Bank by 8/31/2014. The maximum loan amount eligible for this promotion guarantee is the lesser of \$4 million or the maximum allowed for the loan program selected. Interest rate must be locked at least 10 business days prior to the set closing date. Specific terms and conditions apply. Visit unionbank.com/closingterms to obtain a copy.

² Payment example is for illustrative purposes only and assumes a purchase transaction of an owner-occupied, single-family residence with a 20% down payment. For a \$250,000 30-year fixed-rate fully amortizing conforming mortgage loan the monthly principal and interest payments would be \$1,266.71 based on an interest rate of 4.500% (4.521% APR) (effective 2/12/2014). Payment amount does not include homeowner's insurance or property taxes, which must be paid in addition to the loan payment. Maximum loan amount of \$417,000 on one-unit properties. Additional rate/point combinations are available. Rates may fluctuate daily. The interest rate used in this example is based on a variety of assumptions and conditions including a consumer credit score which may be higher or lower than your individual credit score. Additional loan-level pricing adjustments may apply to your transaction. Please contact your Union Bank mortgage consultant to obtain current rate and pricing information.



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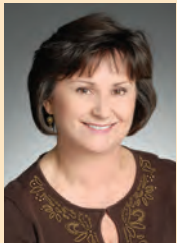
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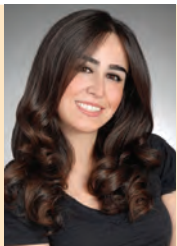
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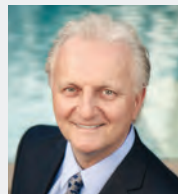
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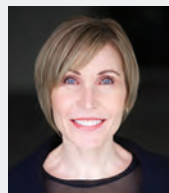
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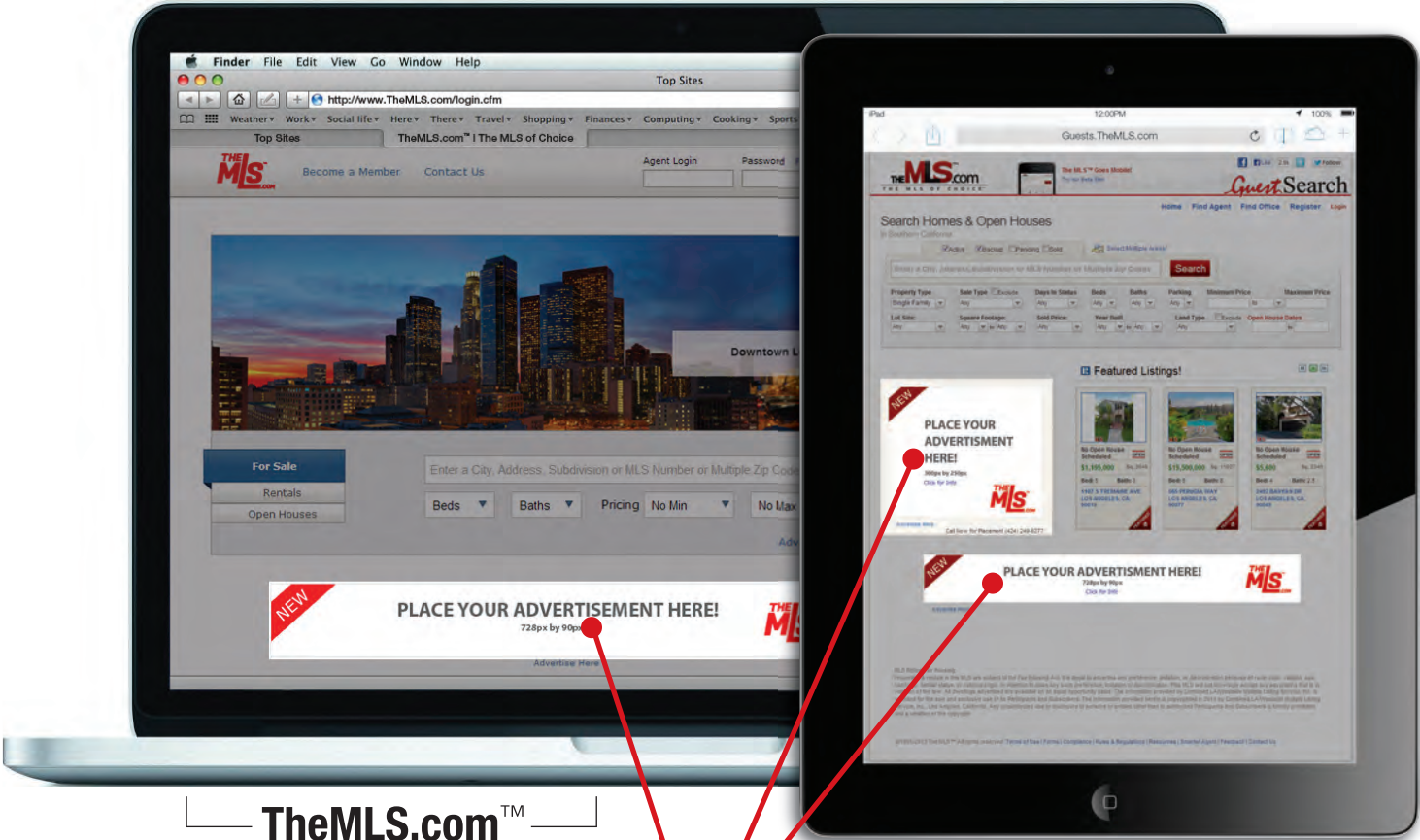
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We are a full-service, Westside-based residential real estate firm that was founded in 2008 by industry veterans Scott Gibson and Pat Heller. Inspired by the principals' vision of the way a real estate company should be run—honest, earnest, creative, technologically advanced, hardworking, respectful and respectable. Gibson International offers its clients a unique, highly detailed approach to real estate service. Our offices are located in Los Angeles' Brentwood, Pacific Palisades, and Marina Del Rey. We are in search of an **OFFICE ADMINISTRATOR/ AGENT SERVICES** Professional who will be responsible for an array of tasks involving all departments within the company. A handful of the tasks are listed below.

PRIMARY RESPONSIBILITIES

- Assist agents with technology based questions. For example adding printer drivers to computers, helping troubleshoot computer issues (MAC and PC), email questions and other how-to's. Must have tech skills.
- Assist agents with their listings: from MLS input through all phases.
- Answer Telephones.
- Guide agents (including new agents) with set up and systems.
- Occasionally assist with various projects.
- Keeping the facilities organized by developing and implementing systems.
- Assist Management with projects and system.

DESIRED SKILLS & QUALIFICATIONS

- Office and Real Estate experience mandatory.
- Strong people skills and a positive, take-charge personality necessary.
- STRONG computer skills are a MUST. Working knowledge of Microsoft Office, MAC, email systems and the internet in general.
- Knowledge of social media sites specifically Facebook, Twitter, Google+, Pinterest and LinkedIn.
- Knowledge of the MLS, Zipforms, CloudCMA and DocuSign.
- Faxing, scanning and copying .
- Able to work independently and as part of a team. Must be outgoing, personable and able to maintain composure when dealing with strong/ difficult/stressful situations and personalities.
- Self-starter with a can do, positive attitude.
- Extremely organized with strong attention to detail.
- Strong communication skills.

Please email Gibson International at Careers@gibsonintl.com