


**Funder's Choice Real Estate Training Website Content**

The screenshot shows a Mozilla Firefox browser window with the URL <http://www.washingtonshortsalecertification.com/>. The website header includes a navigation menu with links for HOME, ABOUT US, ENROLL TODAY, CONTACT US, and FAQ. A search bar is located below the navigation. The main content area is divided into a left sidebar and a right main section. The sidebar contains a 'Find a Certified Short Sale Specialist' heading and a 'CSSS Menu' with the following items: FIND A TRAINED AGENT!, Home (highlighted), FREE TOOL & REPORTS!, Enroll Today! CSSS Training, For Real Estate Agents, For Home Sellers, About Us, Contact Us, and Testimonials. The main section features a 'Housing Market' graph with a red line showing fluctuations, a house icon, and a 'Certified Short Sale Specialist Training' heading. Below this heading, there is text asking if the user is a Realtor or homeowner facing foreclosure, followed by a paragraph explaining the need for a CSSS agent. A 'NOTICE OF FORECLOSURE' document is shown with a pair of glasses. Further down, there is text about becoming a CSSS agent and a list of training dates and locations: Tacoma/Pierce County, WA (Friday November 20, 2009, 8:30 AM to 4:30 PM, First American Title Company, 3066 South 74th Street, Tacoma, WA 98444) and Vancouver-Portland (Thursday December 3, 2009, 8:30 AM to 4:30 PM, New Tradition Homes, 11815 NE 113th Street, Suite 110, Vancouver, WA 98662). A photo of a smiling woman is also present.

Certified Short Sale Specialist

HOME ABOUT US ENROLL TODAY CONTACT US FAQ



search...

You are here: [Enroll Today! CSSS Training](#) > [CSSS Training FAQs](#)

### Find a Certified Short Sale Specialist

#### CSSS Menu

- FIND A TRAINED AGENT!
  - Home
- FREE TOOL & REPORTS!
  - Enroll Today! CSSS Training
    - CSSS Training FAQs**
    - Testimonials
    - Info Form
  - For Real Estate Agents
  - For Home Sellers
  - About Us
  - Contact Us
  - Testimonials

#### Login

Username

Password

Remember Me

[Forgot your password?](#)  
[Forgot your username?](#)  
[Create an account](#)

### Real Estate Agents Frequently Ask...

#### I want to become a CSSS. How do I get certified?

The Certified Short Sale Specialist (CSSS) course is a one-day class consisting of 7.5 hours and a final examination. The applicant must demonstrate that he/she has closed three short sales prior to or within twelve months after taking the course. All applicants must have this proof by their anniversary date to maintain their certification.

#### Can I use the CSSS designation immediately after completing the course?

Yes, the CSSS short sale designation is awarded upon a) completing the course, b) passing the final examination, and c) providing proof of closing the required number of short sales or obtaining a mentor ship waiver.

#### Is the term "Certified Short Sale Specialist" federally trademarked?

The term "Certified Short Sale Specialist" is trademarked in Washington State.

#### What will I be able to do after taking short sale training?

You will understand how to approach and obtain short sale leads and convert them into short sale listings. You will be provided with the information to recommend the best workout option to potential clients, including referrals to CPAs and Lawyers with whom you can network. You will be able to process short sale applications yourself or outsource them to reliable strategic partners.

#### Does this course count for Clock Hour Credits?

Yes, the course is approved for 7.5 Clock Hours in Washington State and will apply for credits in any state where the course is offered.

#### Is this short sale training a NAR approved designation?

NAR does not currently have a short sale designation course. Per the NAR Code of Ethics, section 12:13, Realtors may display any designation, certification or other credential to which they are legitimately entitled.

#### What additional fees or expenses can I expect?

There are no additional fees other than the course and the manual, which is optional. On-going mentoring, co-listing, and other support is provided based on a deal-by-deal basis. These services would be paid from real estate commissions and other revenues generated from the sale. There may be an annual fee not to exceed \$99.00 to cover the website administration and promotion.

#### Do I need any previous experience with short sales?

No. The CSSS Course has been designed with the real estate agent in mind. It has been developed to provide a solid short sale foundation to agents who have no background in short selling homes.

#### Do I have to be a licensed real estate agent to earn the designation?

Yes.

#### When and where is the next class?

We are currently enrolling students in the Seattle/Tacoma and Vancouver/Portland areas. See our [class listings](#) for details.

#### Can you help with a short sale listing right now? I don't have time for the class.

We can help you with an existing listing before you take the class. This counts towards the two short sales necessary for your certification, as long as you take the class within 90 days. [Contact Us](#) for more information.

### For Home Sellers

**Where can I find a list of Certified Short Sale Specialists in my area?**

We are currently developing an online listing of agents who have completed the requirements. In the meantime, please call us and we will help you find a certified agent in your area.

**What is a short sale?**

A situation where the lender allows you to sell your home and give them less than what you owe them. This is definitely not a do-it-yourself project, as it involves complex negotiations with a whole host of interested parties. Lenders are notorious for rejecting a short sale proposal for the tiniest of mistakes.

**Does every lender grant a short sale?**


No, each lender will handle the situation differently. Some will grant the sale, some will modify the loan, some will proceed to foreclosure. Of those who will grant the sale, the length of time the process takes will vary greatly.

**I have a great Realtor. Do I really need a Certified Short Sale Specialist?**

If your goal is to remain out of foreclosure, then you should work with a CSSS. Right now, lenders are being deluged with requests for short sales. Those packages put together by a trained, experienced short sale specialist are mostly likely to be approved. Any mistake or missing document can cause the proposal to be rejected, leading to foreclosure.

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**Find a Certified Short Sale Specialist**

**CSSS Menu**

- FIND A TRAINED AGENT!
- Home
- **FREE TOOL & REPORTS!**
- Enroll Today! CSSS Training
- For Real Estate Agents
- For Home Sellers
- About Us
- Contact Us
- Testimonials

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Remember Me

[Forgot your password?](#)  
[Forgot your username?](#)  
[Create an account](#)

HOME   ABOUT US   ENROLL TODAY   CONTACT US   FAQ



You are here: [FREE TOOL & REPORTS!](#)

### FREE STUFF!

**Working with Distressed Properties Requires New Tools and Current Information**

IT IS THE OBLIGATION OF A SUCCESSFUL REALTOR TO STAY CURRENT ON THE MARKET AND PROVIDE THEIR CLIENTS WITH GUIDANCE. WITH MORE AND MORE HOMEOWNERS IN DIFFICULTY, REALTORS FACE CHALLENGES AS THEY TRY TO HELP THEIR CLIENTS THROUGH THE CONFUSION OF MORTGAGE WORKOUTS THAT MIGHT INCLUDE LOAN MODIFICATIONS, FORECLOSURES AND SHORT SALE OPTIONS.

TO HELP YOU HELP YOUR CLIENTS I'M MAKING AVAILABLE SOME TIMELY REPORTS AND A SPECIAL TOOL.

THESE REPORTS GIVE YOU A GOOD IDEA OF WHAT IS STILL TO COME IN THE REAL ESTATE MARKET AND THE PRICING TOOL WILL AUTOMATICALLY PROVIDE YOU WITH OPTIONS INCLUDING THE COSTS TO CURE THE DEFAULT AND THE DIFFERENTIAL BETWEEN THE PRESENT VALUE OF A SHORT SALE VERSUS THE FUTURE VALUE OF A SALE OF REO.

**TO RECEIVE YOUR FREE STUFF JUST FILL IN THE INFORMATION BELOW.**

Contact Information

First Name \*

Last Name \*

Email \*

Phone \*

City \*

Miscellaneous

Case-Shiller Report  
 ABA Delinquencies  
 Loan Work Out Report  
 Wonder Tool Pricing Worksheet

Check all that apply:

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**Certified Short Sale Specialist**

HOME ABOUT US ENROLL TODAY CONTACT US FAQ

**Find a Certified Short Sale Specialist**

**CSSS Menu**

- FIND A TRAINED AGENT!
- Home
- FREE TOOL & REPORTS!
- Enroll Today! CSSS Training
- For Real Estate Agents
- For Home Sellers
- About Us**
- Contact Us
- Testimonials

**About Us**

**Michael Kaminski** is a partner in Strategy legal Group PLLC and is a licensed broker with Funder's Choice Properties and and its Real Estate School located in Seattle, Washington.

Mr. Kaminski is a workout specialist who has successfully concluded nearly 50 residential and commercial workouts including 30 short sale transactions in three states. In connection with his practice as a former member of the faculty of Washington Realtors and the Seattle-King County Association of Realtors Kaminski has instructed thousands of Realtors, attorneys, lenders, and accountants on a wide range of subjects. Mr. Kaminski has vast experience in real estate finance, real estate law, real estate securities and real estate development and sales. He has taught Short Sales since 2004.

Mr. Kaminski knows that knowledge is power. Your educational experience in his classroom will bolster your confidence and propel you forward to greater revenue.

His courses are fast-paced and sophisticated, presented with high energy, humor, and decades of experience. You'll gain valuable insights as you laugh your way through a stimulating and articulate presentation. The CSSS Boot Camp is designed for the individuals who are interested in incorporating revenue from distressed sales into their cash flow.

Mr. Kaminski is a member of the Bars of the States of California and Colorado, and is an active member of the Washington State Bar. Mr. Kaminski holds a Bachelor of Science in Journalism from the Medill School of Journalism at Northwestern University and a Juris Doctorate from the University of Denver.

Mr. Kaminski currently resides in Seattle, Washington.

**Certified Short Sale Specialist**

HOME ABOUT US ENROLL TODAY CONTACT US FAQ

**Find a Certified Short Sale Specialist**

**CSSS Menu**

- FIND A TRAINED AGENT!
- Home
- FREE TOOL & REPORTS!
- Enroll Today! CSSS Training
- For Real Estate Agents
- For Home Sellers
- About Us
- Contact Us
- Testimonials**

**Housing Market**

**CSSS Graduates are saying...**

"I just wanted to send you a note and say what a good class I thought the CSSS boot camp you held in Bellingham last week was. I have gone to several classes on short sales and I have been doing short sales (somewhat effectively) for a couple years now. I can honestly say I learned more from your class than all of the others combined. Even the things I already knew were presented much better than the other classes I have attended. Thanks."

**Ed Finlan, John L. Scott**

"I just closed a short sale in three months from the list date to the close date. In the CSSS Boot camp I learned to price the home correctly so a buyer would be agreeable to dealing with the long, sometimes unknown process. I also created a sense of urgency and fairness by putting a 5-day deadline on all offers, stating I would take the best qualified offer to the lender. Of our three offers one was outstanding! I believe proper pricing and controlling the BPO made all the difference to attracting the right buyer and negotiating with the lender."

**Marcia Furlford, Champions Real Estate Services**

"I would advise all REAL ESTATE PROFESSIONALS to learn about short sales from Michael. This way you learn the right way with confidence and without wasting valuable time."

**K. Dane Petersen, Fireside Homes Real Estate, LLC**

"I so appreciated the class today. You are an excellent instructor. Indeed all the information on short sales that I can get, as all agents do in this market. We can't avoid dealing with short sales as they are out there - on the market and our buyers find them as they search the internet. Thank you. It was an excellent presentation. Seems to me that the auction date should be published in the NWMLS. That is why I missed the boat. As for short sale listings - I feel that indeed to be certified for sure and a bit more education. Thanks again."

**Joan Furlong, Coldwell Banker Bain**

### Login

Username

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[Create an account](#)

"All real estate professionals who want to learn about and understand how to do short sales the right way should take this class. He covers everything from the basics to the emotional factors involved, plus has great ideas about how to screen deals, price and control the process."  
**Anna Nhung Nguyen, Real Estate Investor & Agent, Hometrust & Associates**

"Direct and concise. There was a lot of information given out over a relatively short period of time [and I left] with a feeling of walking away with knowledge which was conveyed with compassion for people in difficult situations. Michael put 110% effort to deliver the subject efficiently, accurately and with a lot of enthusiasm. He's the smartest instructor I've ever had. Overall, superb."  
**Estrella Knight, Century 21 Anchor Associates**

"Thank you for giving me the information to better understand the short sale process and the tools to allow me to be more effective in this market."  
**Irwan Ngadistra Skyline Properties, Inc**

**Short Sale Survivors are saying...**

"When it became clear that I had to short sell my house of 20 years, I was fortunate enough to have a realtor friend who had taken this CSSS class. She helped me through all the steps and hit all the marks with the lender, appraisers and buyer with exactly the right tone. We listed in February and closed in June. I hear that's pretty fast. Marcia Furlford's confidence and expertise in how to price and manage all the paperwork saved me a great deal of grief. When I hear what other sellers have gone through trying to short sell their homes, I can only think that her training made a difference. I'm sure there are plenty of sellers who need agents with this kind of expertise."  
**T. J. Foster, Seller**

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