

Are you FED UP with the whole process of getting your staff compliance training?

As you know, finding good training that you can afford and that is available WHEN YOU NEED IT is... well... bluntly... nearly impossible as the sad truth is...

- Trainers, including me, are coming to a “city near you” less and less often;
- State Agency-provided training, whereas important, is not in-depth enough to provide the education you need;
- Travel costs... even if in the same state... are cost-prohibitive and well... forget about it if you have to send your employee out of state!
- And let’s face it; even if you could find and afford one, the reality is you still can’t send your staff because you can’t afford to have one of your properties unmanned or run short-staffed!

It’s enough to make any supervisor insane!

But What If I Told You There Is A Solution...

- ✓ One that will allow you to train your entire staff conveniently and affordably, and
- ✓ One I’m so confident you’ll love that I’m going to let you test-drive it for **FREE**...

Would I Have Your Attention?? Hope so, ‘cuz I’m not kidding!



Hey, it is Elizabeth Moreland from Elizabeth Moreland Consulting, Inc. I know what I am saying may seem too good to be true... but it isn’t. Really! In fact, what I have to tell you is so good I am going to put my money where my mouth is!

I know you care about compliance. I know you want to have well-trained, highly motivated staff. But, I also understand the difficulties you face when trying to meet these goals.

It really shouldn’t be so difficult though, should it? I mean, c’mon, all we want to do is provide training for our team at an affordable price without making them trek across the country to get it! Why does it have to be so hard??

Well, guess what? It isn’t anymore!!

I know you are busy... very, very busy... but **DO NOT** put this down cuz I am about to make your day! Even if you already know about the Housing Credit Training Center **DO NOT** put this down unless you want to miss out on a fantastic opportunity.



Housing Credit Training Center

I am talking about a **REVOLUTIONARY TRAINING SYSTEM** that will end your training frustrations and **get YOUR ENTIRE STAFF TRAINED for less** than what you would normally spend to train **1 or 2 key people**. A system that simplifies the actual act of training your staff and results in each staff member...

1. Learning the Housing Credit program rules and compliance responsibilities;
2. Mastering site compliance and being fully prepared to take the Site Compliance Exam which when passed will earn them their Site Compliance Specialists (SCS) designation;
3. Receiving their Compliance "diploma", signaling they understand the nuances of this complex program; and
4. Having access to advanced classes that will prepare them for the industry's advanced compliance certifications including the Home Builder's HCCP or our National Compliance Professional (NCP) designations.

We call it the Unlimited Training Subscription...

you're gonna call it a miracle!

Let me illustrate why this system is about to become your company's most valuable tool in winning the battle against noncompliance!

The Housing Credit Training Center is...

- ✓ The **ONLY** training center that contains courses teaching the complex rules of Housing Credit compliance and property management that is **accessible 24 hours a day/7 days a week from any computer with high-speed internet access!**
- ✓ **Contains 5 fantastic courses that focus on the site compliance** requirements of the Housing Credit program – from an introductory lesson to a comprehensive course that fully prepares an individual for the Site Compliance Exam!
- ✓ **PLUS, includes a one-of-a-kind course** – Housing Credits 445: National Compliance Professional -- **designed for those individuals on your team that need to move beyond the site basics and gain a comprehensive understanding of the program** by teaching everything from allocation & development to day-to-day management and **fully prepares them for any of the industry's advanced certification exams** including our National Compliance Exam or the Home Builder's HCCP test.
- ✓ **Includes 7 advanced courses that tackle complex topics**, (e.g., income limits, rents & utility allowances rules and acquisition rehab rent-ups), each **dissecting the subject at hand fully** so not only does the student **understand the concepts** but also has a solid understanding of **how to implement them into your operations.**

- ✓ And finally, provides the ability for students to take the Site and National Compliance Exams in a secure online environment that is more comfortable than the pressure-filled brick & mortar environments and includes 2 practice exams to help prepare as we all know how nerve-wracking it can be to take one of these exams. With these 2 practice exams, students can test their knowledge and determine if they are ready to tackle the actual exam. And if the results indicate further study is needed, they pinpoint exactly what areas need more work providing a higher level of confidence when it comes time to take the actual exam.

Beyond the Center's course offerings, let me point out some important facts about the courses themselves. Each course is...

- ✓ Designed and taught by me so you can have the confidence that the information taught is correct, up-to-date and understandable.
- ✓ Easy to understand and match the quality of my public workshops as they are taught in the same straightforward, plain-English style and are chock full of real-life stories and experiences shared to drive the points home; and
- ✓ Taught using multiple teaching techniques so the students are not just relying on hearing what I am saying but are also visualizing through the use of animated illustrations just as if they were sitting in one of my public workshops and I was doing examples on the flip chart!
- ✓ And is engaging as my passion and enthusiasm for this material is displayed throughout, and, since I've been training this information for over 20 years, I anticipate the questions the student is thinking on each topic and share the answers as part of the instruction just as if the student asked me the question in a live training! Plus, each student can email me questions directly and I personally answer them!

But wait... that's not all.

There are more than just educational courses available! The Housing Credit Training Center also contains...

- ✓ A Compliance Assessment which allows individuals to evaluate their current compliance knowledge.

Recent Testimonials from Housing Credit Training Center Students...

"This was awesome! I love the speed and the information that it contains and your ability to review notes taken throughout the course and going back and reviewing. You have two thumbs up from me. If I had three thumbs you would have it too!"

Jett Woodwick, Standard Enterprises, Monroe, LA

"This is a great resource that allows you to work at your own pace. Even though I missed your November 2005 Atlanta training seminar, I didn't miss a beat because of the online courses." **Yoshonda Williams, HSI Management, Atlanta, GA**

"You have made my job of maintaining staff training so much easier. This course was as good as attending your courses in person. The convenience of now being able to take these classes when they are most needed instead of when they are most available will be a valuable asset for management." **Anita Hall, Lloyd Management, Mankato, MN**

"This is just what we need...the ability to allow those new to the industry to learn and those of us who wish to continue our education the ease and convenience of training at our pace and as time allows us. Two thumbs up Elizabeth, this is GREAT!!!" **Tondi Cisneros, Hyder & Company, Palm Springs, CA**

"Being able to take these classes AT MY PACE has been appreciated. It has been much more preferable than leaving the site for days. Elizabeth Moreland is doing a fantastic job of training - she does not rush and the individual slides are short, therefore, she is not throwing out too much information at once." **Marla Daniels, Simpson Property Group, Las Vegas, NV**

Perfect for when you interview candidates for jobs who state they have experience but also a great way to assess where your staff is at and which courses they should take next. Plus it is incredibly valuable for determining what type of course is needed each year for continuing education.

- ✓ An **online archive of our compliance and property management newsletter – The Compliance Monitor**. If you aren't familiar with this newsletter, each issue is loaded with great tips and techniques on relevant issues we care about as managers making each a seminar in itself!
- ✓ **Updates... updates... updates!** As the Housing Credit and other affordable housing programs never stay stagnant, neither can the courses at the Housing Credit Training Center. But that is the beauty of this format! **As changes arise and become part of the fabric of our industry, I update the courses to ensure the newest, most current information is always being taught!** Plus as new rules are introduced or changes occur, I will add courses to help you and your team stay on top of your game!

Now, the Housing Credit Training Center alone is great, but it really becomes incredible with Unlimited Training Subscription as it gives...

- ✓ Your company **UNLIMITED access** to the courses, **Compliance Assessment and Newsletter Archive for UNLIMITED EMPLOYEES!!** Normally you would spend between \$149 and \$299 per class which can really add up. Plus you have to pay each time you want to enroll someone. But with the Unlimited Subscription, you get everything on an unlimited basis for your entire staff even those you hire during your subscription!
- ✓ The **Automatic Staff Training System AT NO EXTRA CHARGE** which makes the actual task of implementing the Unlimited Training Subscription beautiful... **BECAUSE WE DO THE WORK FOR YOU!!** Let me explain.
 - You simply make your staff members Registered Users and we take over from there allowing you to **use my years training experience to personally train your own staff!**

There are just too many **BENEFITS** to the Center's Unlimited Training Subscription for me to list... so I'll just give you the **TOP 5!**

The **FIRST** is obvious... **UNLIMITED TRAINING!** No limits! So go for it! If some months you need to register your whole staff and the next you only have 1 or 2 students... that is fine!

The **SECOND** benefit is a **KNOWN BUDGET EXPENSE** whether you have 1 property, 100 properties... or even more!! The price to you is \$699 per month! No more guessing how much you will need to budget for your training needs even if it turns out your training needs substantially increased from what you thought they would be!

The **THIRD** is **IN-DEPTH EDUCATION for EACH member of your staff!** Meet your state agency education requirements. Satisfy your investor's desires for a well-educated site staff. Create confidence in your employees!

The **FOURTH** is an **AUTOMATED SYSTEM that will do the work of training your staff for you!!** You can sit back with confidence and know that your staff is being provided an incredible educational opportunity!!

And the **FIFTH** is **TRAINING THAT IS ALWAYS ACCESSIBLE...** 24 hours/7 days a week... nights, weekends... heck even holidays AND it involves no traveling!!

- The Automatic Staff Training System systematically puts your students in a series of training steps which **enrolls them in selected courses in the proper sequence** to maximize their learning!
 - The **courses included are designed to give each student a full understanding of the site compliance requirements plus fully prepare them for the Site Compliance Exam** so they can become certified as Site Compliance Specialists (SCS) and help them become National Compliance Professionals (NCP).
- ✓ Then for those ready to tackle the advanced concepts, you have unlimited access to the advanced courses & tools, any new courses added during your subscription, and the online newsletter archive.

Beautiful... Simply Beautiful! Especially when you learn this will only cost you **\$699 per month... less than \$8400 per year!**



On **July 1, 2017**, this annual subscription fee **increases to \$999/month**. So if **you'd like to save \$3,600**, you must submit your Subscription no later than June 30, 2017.

Now, I know this time of the year is notoriously busy for management companies. New allocations are being awarded. Rent up on new properties often begins. And hundreds of annual recertifications must be processed. **BUT, even if you do find yourself swamped at the moment, you can still save \$3,600 by subscribing by June 30, 2017 AND JUST CHOOSE not to activate your Subscription until a later date that better suits you.** Just select your optimal start date on your Subscription Agreement and we will lock in your subscription rate immediately and activate your account on your desired date!

I want you to truly grasp what this will mean to your company... for just \$699 a month... less than \$8400 per year... you can have each and every one of your staff members:

- ✓ **RECEIVE A FULL ARRAY OF CLASSES** that **result** in them **KNOWING** the site compliance rules;
- ✓ **BE FULLY PREPARED** to take the Site Compliance Exam which will earn them their Site Compliance Specialist (SCS) designation;
- ✓ **EARN and BE AWARD** their Compliance "diploma";
- ✓ **ELIGIBLE** for the National Compliance Professional (NCP) designation as soon as they have 6 months experience in the business and complete a simple 1 page application; and
- ✓ **HAVE ACCESS** to...
 - The Compliance Assessment;
 - The Automatic Staff Training System;
 - All of the advanced training courses;

- The newsletter archive; and
- Any new courses I add while your subscription is active!

Now let me slow down just a bit as I am guessing at this point, you may be feeling a little skeptical...

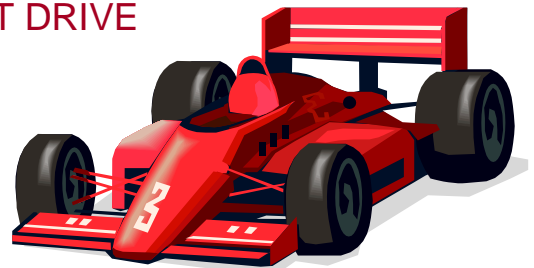
Possibly even thinking that training your staff couldn't really be that painless. Doubtful that quality training could really be that readily available. Questioning that you could really get all that information and industry designations for so little. You may even be having a little voice in your head saying... *"Okay, but are these online courses any good? And even if they are, my staff is so busy I can't imagine I'll ever use enough courses to make the Unlimited Training Group Subscription feasible? I mean, c'mon, compliance training has always been hard to come by... this can't possibly work... can it?"*

So, I'm going to give you an opportunity to silence that little voice and let you experience everything the Unlimited Training Subscription has to offer... **AT NO RISK!**

You see, I know that once your company tries the Housing Credit Training Center and realize the beauty of having the courses available on an unlimited basis... 24 hours a day... 7 days a week... your whole idea of training will change... **DRASTICALLY!!** And you will solve one of the most nagging problems you face in this industry! Which is why I am going to let you test drive it all so you can see it for yourself. But not a normal test drive... **NOT FOR YOU!**

No, instead a **TURBO CHARGED NO RISK TEST DRIVE** which simply works by...

- Enrolling in the Unlimited Training Subscription
- No later than June 30, 2017, and
- Giving it a test drive for up to 60 days.



If you find that you don't like it... haven't used it... or just plain want to stop, we will void your Subscription Agreement right then & there, and send back all of the money you have paid in... giving you an opportunity to take it for a spin **AT NO RISK!**

Why would I do this?

Frankly because I am that confident you are going to agree with the rest of your industry peers that have given it a test run, the Housing Credit Training Center and its Unlimited Training Subscription are absolutely the best, most revolutionary way to get your staff trained on Housing Credit compliance!!!

Okay, now I realize I have given you a lot of information to digest, so before I end...

Here is a quick overview of just what you will get for less than \$8400 per year...



✓ **UNLIMITED access to all of the core courses** CURRENTLY contained at the Housing Credit Training Center PLUS access to additional core courses I post while your subscription is active!

✓ **UNLIMITED subscriptions to The Compliance Monitor – Online Newsletter Archive** for every member of your staff you choose to give it to. Each issue of the newsletter is like a seminar all on its own so the wealth of information contained in the archive is tremendous!

✓ **FREE use of the Automatic Staff Training System** so each of your students are systematically enrolled in a training plan that is designed to maximize their learning experience and teach them everything they need to know about site compliance.

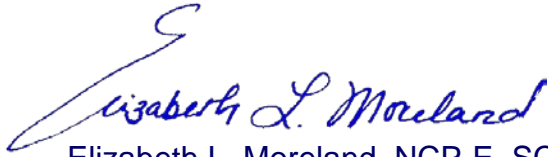
By following all the steps in the System the student is fully educated on the site compliance requirements of this complex program, awarded with her Compliance Diploma, is fully prepared to pass the Site Compliance Exam which will earn him his Site Compliance Specialists (SCS) designation, and eligible for the National Compliance Professional (NCP) designation as soon as they have 6 months or more experience in the industry and complete a simple 1 page membership application!!

- ✓ **FREE access to all of our advanced courses** so each student that you feel is ready has access to the advanced material and latest interpretations. Every company needs a compliance expert and the Housing Credit Training Center provides you the tools to make this happen! Also prepares you to earn one of the industry's elite compliance exams including the National Compliance Professional (NCP), the Home Builder's HCCP or Spectrum's C3P. (The latter designations are not owned or operated by Elizabeth Moreland Consulting and are administered by the National Association of Home Builder's and Spectrum respectively.)
- ✓ **FREE use of the Comprehensive Reporting Functions** contained at the Housing Credit Training Center which allows you to track your staff's progress. The Reporting Functions are so comprehensive that you can even drill down to an individual's progress in a course and the specific choices the individual made on each Section quiz!!
- ✓ **A TURBO CHARGED NO RISK TEST DRIVE** that allows you to put the Housing Credit Training Center through its paces **for up to 60 days at no risk** and if you decide the Subscription isn't right for your company, we will end your subscription and return all the money you paid in!! Quite simply, we are that confident you are gonna love it!!
- ✓ **The opportunity to start your Subscription Agreement** on a future date yet lock into the prices contained in this letter! This allows you to take advantage of this offer even if you are too swamped to implement the training at this time... just get your Subscription Agreement to us no later than June 30, 2017 to lock in the current subscription prices!

So what are you waiting for?

Fill out the simple Subscription Agreement and sign your company up today for the Housing Credit Training Center's Unlimited Training Subscription and get your staff on its way to being Compliance Confident!!

Sincerely,
Elizabeth Moreland Consulting, Inc. & the Housing Credit Training Center



Elizabeth L. Moreland, NCP-E, SCS, HCCP, SHCM, FHC
President

P.S. #1: **Submit by June 30, 2017 and Turbo Charge Your Test Drive!** Remember, you are only eligible for the Turbo Charged NO RISK TEST DRIVE if we receive your Subscription Agreement and initial payment by June 30, 2017!



P.S. #2: **Lock in NOW... use later!** Even if you are beyond swamped right now... DON'T IGNORE THIS INCREDIBLE OFFER... just submit your Subscription Agreement with your initial payment no later than June 30, 2017 locking in the special prices and then indicate to me the date you want your Subscription started!



More testimonials from students...

"The courses are easy to use and very well laid out. It provides the user to review at their own speed and it allows me to break for phone calls. (Something that you cannot do at a course in a hotel.) It also provides the user to communicate when necessary." John Widmark, President, Widmark's LLC, Alexandria, VA

"I find it very difficult to get the time to travel to take a course. I'm very happy to have found this so that I can take courses in my own time no matter where I am. As well, I found the instructor pleasant." Beverly Blaul, Regional Manager, O'Malley's Property Mgmt., Alva, OK

"After taking 3 classes in about 24 hours WOW... it was extremely helpful. Thank you, thank you, thank you!!! I now have a much better understanding of the process and the confidence to get my job done correctly." Kathryn Davis, John Stewart Companies., Sacramento, CA

"Well I have just started and I am hooked. I am already looking forward to my next course. You ROCK!!!!!" Jett Woodrick, Standard Enterprises, Monroe, LA

"I have been waiting for the opportunity to continue my education, but due to work and family commitments I have been unable to travel to the classes offered close to me, that is why I am elated at the thought of being able to do these classes on line. You have out-done yourself Elizabeth." Tondi Cisneros, Hyder and Company, Palm Springs, CA

"Very easy to use and full of great information. A great tool to have at our fingertips!" Gina Metzger, Fairfield Properties, LP, San Diego, CA

"This is great. Easy, convenient, fast....and we won't be paying for mileage or hotel costs!" Teri Hoerntlein, So. California Housing, Rancho Cucamonga, CA

"I have activity managed LIHC properties for over 10 years and was excited to find your program." Barbara Jo Nabours, Pace Realty, Dallas, TX

"The notion that travel for classroom training is too expensive is no longer a valid reason not to get my staff training. Send them to class in cyberspace! I went, and it didn't cost anything for travel. I could see and hear my instructor clearly, repeat any topic with a point and click of my mouse, take a break on "my" schedule, and I was able to learn what I needed!" Pam Mullinax, Director of Compliance, Management, Inc., Atlanta, GA

"Excellent material, very user friendly and with my busy schedule, it allows me to take the course whenever I want even while I am traveling." Charles Robinson, Regional Manager, Virtu Property Management, Tacoma, WA

"I knew nothing about Tax Credits and was very intimidated but now after going through these courses and taking the quizzes I have more confidence and believe I can actually do it!" Kim Wolcott, Sonoma Ridge at Bennett Valley, Santa Rosa, CA

"Wonderful!! Keeps me right where I need to be... in the office." Beth Gomes, Washington Square Apartments, Chowchilla, CA

"I love this! You are definitely on to something! A great way to learn while still in the office. I look forward to taking more courses." Tammy Nickolsen, Whitley Crossings Neighborhood Corporation, Columbia City, IN

4 Important Facts...

About the Housing Credit Training Center's Unlimited Training Subscription that have changed the way companies think about compliance training...

FACT #1: You NEVER have to worry about putting a new hire on the job without training as there is a full array of courses available designed specifically for this task!

You can hire new employees and easily get them an initial training before you even have them step foot on site! In fact, the Housing Credit Training Center currently has 5 courses specifically designed for new hires – from a 2-hour overview course to get them started to a 9-hour course teaching them everything they need to completely understand the site compliance rules that even prepares them to earn their Site Compliance Specialists (SCS) designation. Plus, you can easily create a training plan that suits individual employees and their new job responsibilities. And with the Unlimited Training Subscription, you don't have to worry about paying for these courses as it is already included in your subscription price. **FINALLY** allowing you to **get your new hires trained IMMEDIATELY so they are AN ASSET** not a liability. **FINALLY**, you can **STOP putting off training because you are afraid the individual might not work out...** instead you can put them through the training on Day 1 and **BEGIN ASSESSING THEIR COMPETENCY IMMEDIATELY!**

FACT #2: You NEVER have to worry about a compliance class being available as they are available 24 hours a day... 7 days a week!

No more waiting for a class to come to town! Instead, get the training when you need it. Plus you never have to worry about travel expenses, scheduling conflicts or workloads as the Housing Credit Training Center is always open. **FINALLY**, you can **end the risk of having untrained or unrefreshed staff** running your properties and compliance operations! **FINALLY**, you can **take the pressure off your already overworked supervisors** and let them concentrate on what they are best at... supervising property management!

FACT #3: You NEVER have to miss a class when things start getting crazy and workloads spin out of control.

Have the confidence in knowing you are in control of your training schedule which means you can simply re-enroll your students in courses they weren't able to complete or extend the course completion date so it is more in line with the current schedule AT NO EXTRA COST. **FINALLY**, the **ability to tailor your training schedule** to the realities of property management! **FINALLY**, the **ability to get through the crazy times without worrying about lost training** opportunities and **precious budget dollars!**

FACT #4: You NEVER have to guess what you will spend on training when preparing your budgets.

Be confident in knowing what the expense will be not just for one property BUT FOR AN ENTIRE PORTFOLIO of properties WITHOUT SURPRISES! Plus you don't have to say NO to your staff when they ask for training risking them leaving for another company because they feel ill-prepared or neglected. **FINALLY**, the ability to **stay within your training budget even if your training needs dramatically change** from what you predicted!! **FINALLY**, the **ability to say YES to your staff** when they ask about training deepening their confidence and **instilling a deep loyalty** to your company!



Facts to share with your CEO or CFO about your Return on Investment...

FACT #1: You can literally save hundreds of dollars in training costs as you will be able to train your ENTIRE STAFF for less than what it would normally cost you to train 2 maybe 3 employees.

The annual costs for this subscription is less than \$8400 (specifically \$7,995 if you pay in one payment or \$699 monthly which equals \$8,388 over a year's time). Normally to train an individual in the same depth you would receive with the Training Center's courses you are talking about sending an individual to a public course offered by one of the industry experts. Our public courses run \$499 for a 1-day and \$649 for a 2-day course plus travel. The current Training Center course catalog is equivalent to both our Pathways to Success which is 2 separate weeks of courses. Each week normally costs \$1295 per person plus travel. So when comparing costs, if you sent 6 people to just one Pathway or week of training your cost would be \$7,770 (\$1295 x 6). **But with the Training Center's Unlimited Training Subscription you can train your ENTIRE STAFF for approximately the same price and THERE ARE NO TRAVEL COSTS!** Now, I know I based all of that on our prices, but by doing a quick review of other trainer's prices, you will see they are basically the same for their public courses and in some cases higher. For example, Spectrum Seminars charges \$475 for a 1½ day course and TheoPro Compliance & Consulting charges \$399 for a full day course, \$199 for each half day course, \$598 for 1½ days, and \$797 for 2 full days. **So ask yourself... do you want a hand full of well-trained, fully-functioning, compliance confident staff members or an ENTIRE STAFF??**

FACT #2: You can significantly reduce your in-house training costs and better concentrate on the in-house training that is really important!

Another way to look at ROI is to view the amount of savings your company will experience in training, monitoring, and retraining the average new hire. Training your new hires is a necessary, yet expensive endeavor. Normally when you hire staff, even if they say they have experience, you have to do some initial training, carefully monitor performance during their probationary period, and retrain on the parts that need further refinement. Plus, it usually takes multiple "re-trainings" before they can work independently. Most of these trainings are performed by property supervisors or compliance staff unless your company is lucky enough to have a formal training department or in-house trainer. And even if it does, the training is usually the responsibility of multiple people because the average trainer is not usually well-versed in everything a new hire needs to know like the compliance rules, property management, fair housing, accounts payable and receivable, and all the other specific company policies. Now using estimated numbers that I believe are on the conservative side, the average new hire is usually expected to reach an independent level of competency in 6 weeks and the average number of training hours spent during that 6 week period is conservatively 10 hours/week or 60 hours total. The average hourly salary of the people involved in this training equates out to be \$30/hour. (That is very conservative especially when you factor in benefits that are part of normal compensation plans.) So this gives us a conservative estimate that new-hire training costs \$1,500/person (60 hours x \$30 = \$1800). Most companies, in a year's time, will easily have at least 4 or 5 new employees that need to go through this training process so **you can expect to conservatively spend \$90,000 which is more than what it will cost to train your ENTIRE STAFF with an Unlimited Training Subscription.** Now, I don't for one minute think the Training Center will replace in-house training. It wasn't designed for that. But it was designed to significantly reduce it and allow the supervisor in question focus on more company and state-specific aspects. I truly believe an Unlimited Training Subscription will reduce a company's training time by at least half. **So ask yourself... would you like to reduce your in-house staff training time yet end up with fully functioning independent staff members??**

FACT #3: You don't have to worry about increased training costs due to staff turnover, the need to have staff members repeat courses or your continuing education requirements as you have UNLIMITED access to a slew of courses!

Nothing kills a training budget quicker than staff turnover! Add in the fact many of our people don't learn everything they needed after the initial training and really need to hear the information multiple times. Plus we have continuing education requirements to meet. All serious problems for our limited training dollars! Well... that was until the Housing Credit Training Center's Unlimited Training Subscription. **With this Subscription you have UNLIMITED access to the core courses so there are no additional costs for re-training or asking certain staff people to repeat courses. Plus, you don't have to fret about lost training dollars if the person you just trained doesn't work out or quits!! With your Subscription you pay NOTHING to train additional people!! Same goes if you bring on new properties and hire additional staff. It doesn't affect the price you paid for your Unlimited Training Subscription one little bit.** And go ahead and confidently provide all the continuing education you need to your existing staff. Heck, we encourage it as anyone can benefit from hearing this information again! Your cost is simply the \$7995 you paid for your Subscription. No hidden costs. No surcharges for additional students or repeated courses. No increases if you add more units, properties or staff. **\$7995. Period. The end! So ask yourself... do you want a known training budget that will not be increased because you have additional training needs, added staff members, continuing education requirements, or an increased number of units being added to your portfolio??**

Just a Few of the Companies with an Unlimited Training Subscription

Amurcon Realty Company
Beacon Property Management
Belmont Shelter Corporation
Bertram Management
Brackenhoff Management Group
Cambridge Management Services
Churchill Residential
Community Investment Strategies
Community Reinvestment Foundation
ConAm Management
Conlin Properties
Edmondson and Gallagher Group

EAH
Evans Property Management
Fairfield Residential
Forest City Residential
Homestead Capital
Hyder Property Management
JL Gray Company
Mercy Housing, Inc.
New Holland Apartments
Oakland Community Hsg Mgmt
Pace Realty Corporation
Pinnacle-AMS

Professional Property Management
Simpson Property Group
Standard Enterprises
Summit Real Estate Services
The Carlisle Group
The Finch Group
UAH Property Management
Virginia Community Dev Corp
Vermont State Housing Authority
Whitewater Creek
Winn Residential
Wilder Richmond Mgmt Corp

Hear what they have to say...

I want to take a moment from our busy schedules to let you know how thrilled I am with your training website and your courses! I have had many 'kudos' sent to me from our employees! By the way – we have all new Senior Management here at Mercy and they love your product! Thank you very much! Donna Saunders, Training Director, Mercy Services

I just took your classes over the internet. I forgot how good they really are. I know the people in our company who are going to take these in the next few months will really benefit from it. Thank you! Lisa Rosenmeyer, Compliance Supervisor, Professional Property Management

I love your courses! I am having my managers go through them as well and they have been a BIG hit. Believe it or not this has even woke the Owner and CFO up on how important it is to have good compliance and they are beginning to see what all it entails. These are such great courses...my hat goes off to you on your classes and the information you present. Jett Woodwick, Director of Compliance, Standard Enterprises

The Housing Credit Training Center has been the right answer for our organization for a number of reasons. With a larger staff, it has been a huge cost savings as opposed to the costs associated with travel. Also, since the one time annual fee allowed for unlimited use, we were able to offer the cost not only to new staff, but also to veteran staff in need of a refresher as well as other agency staff. Our staff also commented on the fact that they were able to work at their own pace as opposed to leaving their work stations for days at a time. Susan Kuegel, Vermont State Housing Authority

The online training has provided my staff with a convenient, cost effective training venue. There is no traveling; they can do the coursework at their own speed and best of all it is a comprehensive course that keeps simple a convoluted program. Beth Janney, WRMC, Inc., Senior Regional Manager, Greenwich, CT

The subscription to the Training Center is a very valuable resource. With 24/7 availability and unlimited access, it allows us the opportunity to immediately train our new hires without having to wait for a scheduled training. Gina Metzger, Director of Compliance, Fairfield Properties, LP

Hi Elizabeth, I wanted to share one of the comments we have received since our employees began working on your courses....

Good morning, I just wanted to give you feedback on the courses I have been taking online. Being able to take these AT MY PACE has been appreciated. It has been more preferable than leaving the site for days. Elizabeth Moreland is doing a fantastic job of training she does not rush and the individual slides are short, therefore, she is not throwing out too much information at once. I have successfully completed Housing Credits 101 and 103 to date. I will continue on until I finish! Thank You! Marla Daniel, Summerhill Apts, Las Vegas, NV

This lady was very resistant to compliance... but you are winning her over. THANKS so much Elizabeth! We know we can always count on you. RosaLee Mollett, Compliance Director, Simpson Property Group

When our company first signed up for the Housing Credit Online Training Center, I was not too sure I would have the time to use it. However, after I started my first course, I knew, not only was it far easier to use than I ever imagined, you can stop at any time and resume when you can, which is great in this crazy business we work in. The online training is so easy I received my SCS in just a few weeks. I highly recommend it not only for the corporate level, but also at a site level. It is much easier to jump on a computer than to go to an off-site seminar! Debby Nichols, CAM, SCS, Cambridge Management Services, Inc.



Elizabeth Moreland Consulting, Inc.

Housing Credit Training Center *Unlimited Training Subscription Agreement*

This Subscription Agreement provides the Customer with unlimited ability to enroll employees of its company as Registered Users and unlimited ability to register these users in the core courses contained in the *Housing Credit Online Training Center* while the Customer's account is activated. A Customer keeps its account activated by paying the agreed upon amount as indicated by the Customer's selected Payment Option.

By signing this Agreement, the Customer agrees to the following:

1. **Administration of Account:** The Customer receives the ability to use the *Automatic Staff Training System* or self-administer its enrollments and registrations to specific courses. The Customer also receives access to the report functions that allow the Customer to monitor its activity, enrollments and registered students' progress through the selected courses. These enrollments and registrations are unlimited in number, however are limited to the employees of the Customer's Company. The Client must assign one staff member as Group Administrator who will be the main contact for the account & will be the individual given access to the administrator functions. Elizabeth Moreland Consulting, Inc. must be notified if changes to the selected Administrator are required.
2. **Non-Core Courses:** This Agreement gives the Customer unlimited access to the core courses contained in the Course Catalog and the online newsletter known as *The Compliance Monitor—Online Newsletter Archive*. Additional courses – core and non-core – will be added on a regular basis. Customer will have access to core courses added any time while the Customer's account is active. Non-core courses are not part of this Agreement. Customer must pay separately for these courses or forums. An example of a non-core course is the *NCP Professional Development Center*.
3. **Subscription Fee & Payment Options:** The Annual Subscription Agreement is \$7995.00 per year; however slight variations in this price may occur based on the Customer's selected Payment Option due to the increased administrative time involved with maintaining the account. Customer must select from the following Payment Options:
 - a. **Monthly Auto-Pay Credit Card:** \$699 per month. This subscription option grants Elizabeth Moreland Consulting, Inc. automatic monthly authorization to process the Customer's provided credit card number each month. Customers who select the Authorized Credit Card Subscription option will receive an email receipt of the transaction. These monthly payments will be processed until the Customer cancels its Account. To activate the Account, the Customer must submit the first monthly payment with the submission of this Agreement.

- b. **Monthly Auto-Pay Mailed Payment:** \$699 per month. Customers who select this payment option agreed to automatically mail its payment without reminder to Elizabeth Moreland Consulting, Inc. each month via check or credit card. Mailed payments are due in Elizabeth Moreland Consulting, Inc. on or before the monthly anniversary date of this signed agreement. Customers whose payments due not arrive by this anniversary date will be billed \$799 to keep the account active. To activate the Account, the Customer must submit the first monthly payment with the submission of this Agreement. Checks should be payable to Elizabeth Moreland Consulting, Inc.
 - c. **Monthly Invoiced Payment:** \$799 per month. Customers who select this option will receive a single invoice each month in the amount of \$799. To activate the Account, the Customer must submit the first monthly payment with the submission of this Agreement. The remaining payments will be invoiced. A single invoice will be sent to the Customer 15 business days before the start of a new month and must be paid in full no later than the beginning of the next month to keep the Account active. A single invoice will be sent to the Customer monthly until the Account is canceled. Checks should be payable to Elizabeth Moreland Consulting, Inc.
 - d. **Annual Payment:** \$7995.00 per year. Customers who select this option desire to pay their entire annual subscription in full and will enclose the entire amount of \$7,995.00 with the submission of this Agreement. Customer accounts with this payment option selected will expire 12 month from the activation of the account. Such accounts can be renewed at any time by contacting Elizabeth Moreland Consulting, Inc. office. Checks should be payable to Elizabeth Moreland Consulting, Inc.
4. **Delinquent Accounts:** A Customer's Subscription that becomes more than thirty (30) days delinquent shall be deactivated. No *Housing Credit Training Center* services will be provided until the account becomes current. The Subscription will be reinstated as soon as the account balance is fully paid. Elizabeth Moreland Consulting, Inc. reserves the right to permanently suspend a Subscription if the account is regularly delinquent or in arrears by more than ninety (90) days. All reasonable attorney's fees and court costs incurred in the collection of this Agreement shall be the responsibility of the Customer.
5. **No Risk Guarantee:** In the first 60 days, if the Customer desires to close its Account, the Agreement will be voided, the Customer will be reimbursed the full amount of money remitted towards the Subscription and Registered User accounts will be immediately deactivated. Customer's notice must be received by Elizabeth Moreland Consulting, Inc. in the first 60 days from activation of the account to be eligible for this guarantee.
6. **Cancellation Policy:** After the initial 60 days, the Customer may cancel its subscription at any time. Payments received will not be reimbursed except if payment is received for future months after notice of cancellation is received. Account will be immediately deactivated upon such cancellation notice.

7. **Guaranteed Price Policy:** The Customer's Subscription Fee is guaranteed for 12 months from the date of this agreement. Elizabeth Moreland Consulting, Inc. will provide the Customer 30 days' notice of any change in the Subscription Fee after the end of the original agreement period.
8. The Customer acknowledges that Elizabeth Moreland Consulting, Inc. do not guarantee tax credits nor act as the Customer's attorney, agent, employee or representative. The Customer further acknowledges that any information, documentation or opinion provided through the *Housing Credit Training Center* is not legal advice.

Housing Credit Training Center

Unlimited Training Subscription Agreement

Subscriber Information

Company: _____
Mailing Address: _____
City, State, Zip: _____
Phone #: () _____
Fax #: () _____
Email: _____
Group Administrator: _____

Account Activation Information (Select ONLY ONE)

- Activate my account IMMEDIATELY!
 We are taking advantage of your offer but are swamped, so activate my account on: _____

Payment Options (Select ONLY ONE)

- Monthly Auto-Pay Credit Card:** I authorize you to automatically process my credit card for the initial payment of \$699 and each month thereafter in the amount of \$699 until I tell you to stop.
- Monthly Auto-Pay By Mail:** I have included my initial payment of \$699 and will automatically mail my monthly payments of \$699 so each arrives in Elizabeth Moreland Consulting, Inc.'s office on or before the first of the month. If my payment is late, I understand that I will be invoiced in the amount of \$799 and that accounts that are in arrears 30 or more days will be deactivated.
- Monthly Invoice:** I have included my initial payment of \$799 and want to receive a single invoice each month in the amount of \$799. I understand I will only receive 1 invoice and that it will be sent to me 15 business days prior to its due date and that my payment must be in Elizabeth Moreland Consulting, Inc.'s office on or before the specified due date to keep my account activated.
- Advanced Pay:** I have enclosed payment for the 12-month subscription in FULL in the amount of \$7,995.00

Payment Method (Select ONLY ONE)

- Check:** (Payable to Elizabeth Moreland Consulting, Inc.)
- Credit Card:** Visa MasterCard AmEx **Amount:** \$ _____
Card #: _____ **Exp. Date:** _____
Name on Card: _____
Signature: _____

I agree to the terms and conditions of the Unlimited Training Subscription Agreement & the selections I made above.

Signature of Authorization: _____ **Date:** _____
Print Name of Authorizer: _____ **Title:** _____

Fax: (800) 466-5689
with credit card payment.

Mail: 6907 University Avenue, Suite 196, Middleton, WI 53562
with check or credit card information.