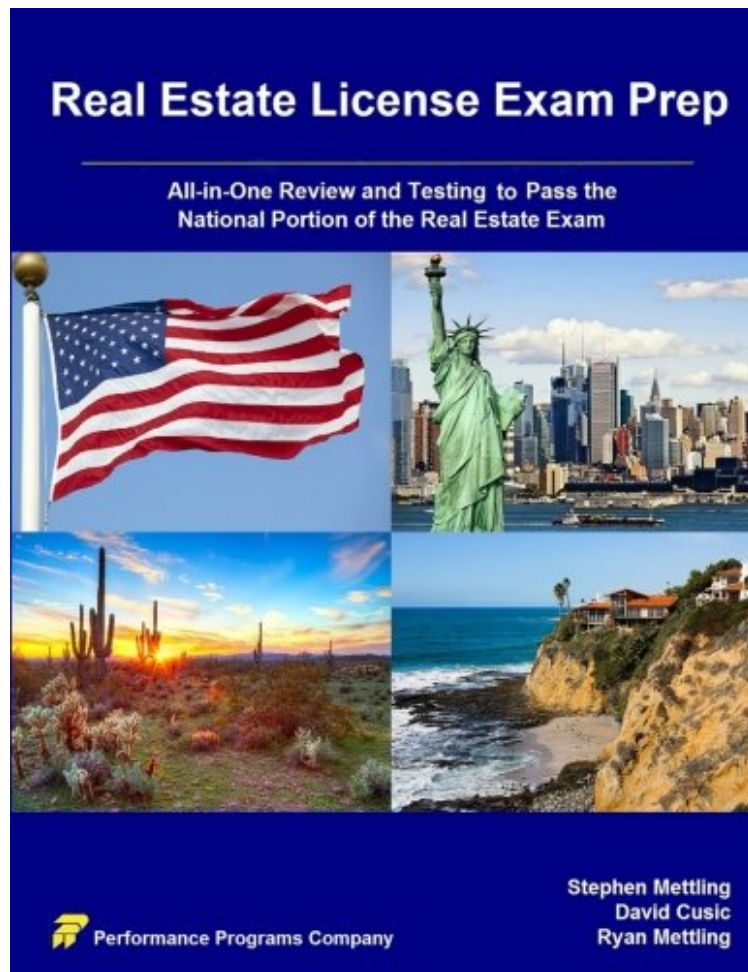


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About the Author For over forty years, Stephen Mettling and David Cusic, PhD, have operated Performance Programs Company, one of the nation's most successful custom training organizations specializing in real estate program development. Mr. Mettling and Dr. Cusic have jointly written over 100 books, courses, and custom programs in all facets of real estate for some of the country's largest organizations including the National Association of Realtors and its many Institutes. Mr. Mettling has also served as vice president and author for the country's largest real estate training and publishing organization. Under various capacities, he has managed the acquisition, development, and sale of national real estate textbooks and publications, as well as directed the country's largest affiliated group of real estate schools. Dr. Cusic, an author and educator with international real estate training experience, has been engaged in vocation-oriented education since 1966. Specializing in real estate training since 1983, he has developed numerous real estate training programs for corporate and institutional clients around the country. Ryan Mettling, partner and currently publisher of Performance Programs, is an accomplished online curriculum designer, author and course developer. Mr. Mettling graduated Valedictorian from the University of Central Florida's College of Business Administration.