

GENERAL INFORMATION PAGE

Agency, Ethics, Trust Fund Handling, Fair Housing, Risk Management, and Real Estate Update
to be provided to the participant prior to registration/enrollment.

All offerings shall be completed within one year from the date of registration.

ACCREDITED REAL ESTATE SCHOOLS, INC.

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CalBRE Sponsor Number: 4183

Course Descriptions:

30 Hour Real Estate Update

Textbook Title: Real Estate Update

Author: Bryan Church, CalBRE Sponsor # 4183

The course covers topics relevant to single-family investment properties which include a look at real estate market bubbles; real estate market timing and how it affects investment decisions; why real estate is a good investment vehicle versus other investment types; physical characteristics of existing single-family homes—a look at physical issues such as roofs, HVAC, and other potential problem areas; single-family home inspections and disclosures—including an investigation of hazardous materials; single-family neighborhoods—how they grow and develop; distressed properties, including short sales, trustee's sales, and real estate owned properties; long-term single-family investments vs flipping for short-term profits; long-term management of single-family rental properties; new single-family homes—inside and outside the subdivision; a financial analysis of single-family rental properties—a look at the numbers; closing costs, escrow procedures, and title insurance for single-family properties; condominiums vs. single-family homes—similarity and differences; and a look at real estate financing in today's real estate market. Many interesting and informative stories are interspersed among the chapters, along with some very recent appellate court cases that relate to the topics being discussed.

3 Hours Agency

Textbook Title: Agency

Author: Bryan Church, CalBRE Sponsor # 4183

The course examines the Civil Code in light of the duties an agent has to his or her principal. The Agency Disclosure Form is examined in regard to disclosure requirements for single agency and dual agency. Fiduciary duties and an agent's duty of honest and fair dealing are also discussed. Two important appellate court cases are examined and discussed as they relate to an agent's duties to his or her principal.

3 Hours Ethics, Professional Conduct, and Legal Aspects of Real Estate

Textbook Title: Ethics

Author: Bryan Church, CalBRE Sponsor # 4183

The course examines Business and Professions Code Section 10176 that relates to agent ethical duties to his or her principal. Areas covered include misrepresentation, false promise, dual agency, commingling, secret profits, citations, undisclosed purchase options, fraud, dishonest dealing, moral turpitude, material false statements, negligence, incompetence, broker not exercising reasonable supervision over salespersons, commissioner's actions, and other ethical considerations under the law. In addition, the course covers one appellate court case that relates to ethics in today's brokerage market.

3 Hours Trust Fund Handling

Textbook Title: Trust Fund Handling

Author: Bryan Church, CalBRE Sponsor # 4183

The course examines the difference between trust funds and non-trust funds, why you may need a trust account, trust fund handling requirements, identifying owner(s) of trust funds, trust fund bank accounts and their general requirements, interest-bearing accounts, commingling, trust fund liability, shortages and overages, accounting records, other accounting systems and records, reconciliation, documentation requirements, and an examination of a sample transaction.

3 Hours Fair Housing

Textbook Title: Fair Housing

Author: Bryan Church, CalBRE Sponsor # 4183

The course examines both federal and state fair housing laws. The Civil Rights Acts of 1866 and 1968 are discussed, along with the Americans With Disabilities Act of 1990. California Fair Housing Laws are examined including the Unruh Civil Rights Act of 1959, Rumford Act of 1963, and the Holden Act of 1977. The California Real Estate Commissioner's Regulations are discussed in light of Section 2780, Section 2781 (Panic Selling), Section 2725(f) (Duty to Supervise). In addition, the California Fair Employment and

Housing Act, federal Equal Credit Opportunity Act, and the Home Mortgage Disclosure Act are discussed. Lastly, an important appellate court case is discussed as it relates to fair housing practices in California.

3 Hours Risk Management

Textbook Title: Risk Management

Author: Bryan Church, CalBRE Sponsor # 4183

The course examines the basic concept of risk management, standards of care, contract preparations, property condition, property ownership, trust fund handling, material facts, Real Estate Settlement Procedures Act (RESPA), conflicts of interest, negligent advice, agency duties, dual agency, secret profits, ostensible agency, gratuitous agency, patently frivolous offers, contracts, and damages. The course also examines the probability of risk, common areas of risk, RESPA violations, license activity likely to contribute to risk, and includes fair housing issues. We also take a look at practical examples of high risk areas, including fraud, misrepresentation, nondisclosure, concealment of material facts, and unlicensed assistants. We also examine risk reduction techniques for brokers, salespersons, and broker-salesperson agreements. Lastly, we look at risk management and the consumer, including fiduciary responsibilities and legal obligations.

Method of Course	Course Category	Credit Hours
Correspondence	Agency, Ethics, Trust Fund Handling, Fair Housing, Risk Management	3 per course
	Consumer Protection (Real Estate Update)	30

Course Fees

Course Name	Hours	Category	Cost
45 Hour Package*	45 Hours	Consumer Protection, Agency, Ethics, Trust Fund Handling, Fair Housing, Risk Management	\$69 Book \$59 for PDF
Real Estate Update	30 Hours	Consumer Protection	\$59
15 Hour Package*	15 Hours	Agency, Ethics, Trust Fund Handling, Fair Housing, and Risk Management	\$59
Ethics	3 Hours	Ethics	\$25
Agency	3 Hours	Agency	\$25
Fair Housing	3 Hours	Fair Housing	\$25
Trust Fund Handling	3 Hours	Trust Fund Handling	\$25
Risk Management	3 Hours	Risk Management	\$25

*combined courses for package pricing. (\$10 additional shipping fee)

Refund Policy

Unconditional money-back guarantee if material is returned unused within seven (7) days from enrollment date, less the \$25 enrollment fee and any shipping charges if applicable.

CalBRE Disclaimer Statement

This course is approved for continuing education credit by the California Bureau of Real Estate. However, this approval does not constitute an endorsement of the views or opinions which are expressed by the course sponsor, instructors, authors, or lecturers.

Correspondence Course Identification Statement

Participants shall present one of the following forms of identification immediately before the administration of the final examination:

- A current California driver's license.
- A current identification card described in Section 13000 of the California Vehicle Code
- Any identification of the participant issued by a governmental agency or a recognized real estate related trade organization within the immediately preceding five years which bears a photograph, signature and identification number of the participant.

Course Completion Certificate

Course completion certificates will be hand-delivered, faxed to students, emailed or mailed within five business days.

Records

The school maintains a database of all students who enroll and/or complete continuing education courses. Call the school for a duplicate copy of your certificate (a small handling fee will be charged).

Course Completion Time Limits

<i>Minimum Time limits: Eight (8) hours equates to one (1) study day</i>	Study Time	Exam Time	Total Time
Any 3 Hour Continuing Education Course	1 day (3hr)	1 day (15min)	2 days
Ethics, Agency, Fair Housing, Trust Fund Hand., & Risk Mgmt.	2 days (15hr)	1 day (75min)	3 days
Real Estate Update (30 Hours Consumer Protection)	4 days (30hr)	2 days (70min)	6 days
45 Hour Package (Real Estate Update, Agency, Ethics, Fair Housing, Trust Fund Handling, and Risk Management)	6 days (45hr)	3 days (145min)	9 days

Grading Policy

A minimum of 70% is required to pass the final exam for each course. All final exams are open-book. If the student does not pass the exam on the first try, he or she can make a second attempt at no additional cost.

Final Examinations

All final examinations are multiple choice.

- Ethics. 15 multiple choice questions. . . 15 minutes maximum time allowed
- Agency. 15 multiple choice questions. . . 15 minutes maximum time allowed
- Fair Housing. 15 multiple choice questions. . . 15 minutes maximum time allowed
- Trust Fund Handling . 15 multiple choice questions. . . 15 minutes maximum time allowed
- Risk Management. . . 15 multiple choice questions. . . 15 minutes maximum time allowed
- Real Estate Update. . . 70 multiple choice questions. . . 70 minutes maximum time allowed

The 30 Hour Real Estate Update consists of two parts. Part 1 consists of 35 multiple choice questions taken in 35 minutes maximum time allowed. Part 2 consists of 35 multiple choice questions taken in 35 minutes maximum time allowed. **A student will be limited to completion of final examinations for a maximum of fifteen (15) credit hours during any one 24-hour period.** For internet testing, the final exam will automatically time out at the end of the allotted period of time. The final exam will be automatically graded and the student notified of the score. The final exam is neither printable nor downloadable. Calculators with printing capacity are not allowed. Students' completion certificates will be emailed or mailed out within five business days from receipt. **You will receive confirmation immediately after the final examination answer sheet has been submitted electronically to Accredited Real Estate Schools, Inc. Please do not call the school for your results as this may cause a delay in processing.**

Examination Information

After designated waiting period and completion of all quizzes, one part per 24 hours may be taken, any other parts taken more than once a day will be void.

30 Hour Part 1

30 Hour Real Estate Update
35 Questions - 35 Minutes

30 Hour Part 2

30 Hour Real Estate Update
35 Questions - 35 Minutes

15 Hour

15 Hour Agency, Ethics, Trust Fund, Fair Housing, and Risk Management
75 Questions - 75 Minutes

**MUST COMPLETE
ALL QUIZZES
BEFORE TESTING!**

Examination Regulatory Notes

- This course is approved for continuing education credit by the California Bureau of Real Estate. However, this approval does not constitute an endorsement of the views or opinions which are expressed by the course sponsor, instructors, authors or lecturers.
- Participants taking a correspondence offering or package of offerings shall be limited to completion of final examinations for a maximum of fifteen (15) credit hours during any one 24-hour period. A participant shall not be granted access to additional segments of the final examination for offerings or a package of offerings that exceed fifteen (15) credit hours until the appropriate 24-hour period has elapsed.
- An offering may include a provision for one retaking a different final examination by a participant who failed the original examination provided the questions in the re-examination are different questions than those contained in the original examination. A participant who fails the re-examination cannot receive credit for the course. Such a participant is not barred from enrolling and completing the same course, but must retake the course and pass the final examination with a score of 70% or better to receive credit.
- Questions used in a final examination shall not duplicate any more than 10% of questions used in any other quiz or examination utilized during the presentation of the course.
- Final examinations for CE courses consisting only of multiple choice, true/false and/or fill-in the blank questions shall be limited to a maximum of 10% true/false questions.
- Time calculations for a final examination consisting of multiple choice, true/false and/or fill-in the blank questions should be allowed a maximum amount of one (1) minute per question. The minimum number of questions for a continuing education final examination consisting only of multiple choice, true/false and/or fill-in the blank questions

is: 1 credit hour = 5 19-23 credit hours = 50

2 credit hours = 10	24-27 credit hours = 60
3-5 credit hours = 15	28-31 credit hours = 70
6-8 credit hours = 20	32-35 credit hours = 80
9-11 credit hours = 25	36-39 credit hours = 90
12-14 credit hours = 30	40 credit hours and over = 100 questions
15-18 credit hours = 40	

Online Evaluation Statement

A course and instructor evaluation is available on the California Bureau of Real Estate (CalBRE) website at www.calbre.ca.gov. Access this form by typing in "RE 318A" in the search box located in the upper right corner of the home page.

Accessing Online Testing

- Go to www.accreditednchschoools.com.
- Click on "[Online Testing](#)."
- Read Exam Procedures and click "[Click Here To Login to the Test Site](#)."
- A logon prompt will appear where you will enter your **User ID and Password**.
- You will see three tabs: **My Profile, My Tests, & My Quizzes**.
 - My Profile:** Verify that your information is correct. Update if necessary and click on "Update Profile."
 - My Quizzes:** There will be a list of quizzes that must be completed before testing. To begin quizzing, select the quiz you want to take and click "Start Test." Once a new window appears, click "Start Test Now." Quizzes can be completed all at once.

Note: Pop-Up Blockers MUST be disabled. To temporarily disable them, click and hold the control key on your keyboard while clicking on "Start Test."
 - My Tests:** Once all the quizzes have been completed, click on the exam you want to take and repeat instructions just like the quizzes. Remember that pop-up blockers must be disabled and to only take one test a day. Accredited Real Estate Schools, Inc. will need a signed penalty of perjury screen print on file and to have viewed or have on file a copy of your driver's license before you can access the final examinations.

Note: Questions can be skipped and returned to later. Also, when "Start Test Now" has been pressed, the exam will begin immediately.

Once the exam is completed, check the unanswered questions box to return to any unanswered questions. Click on the "Finished Flag" on the bottom right corner to submit the exam. After completing the exam, you may see your exam score.

PLEASE NOTE: When you start an exam you must complete it. Exams are timed and you will see the time sequence counting backwards. When exam time has expired, your exam will end and automatically submit the results to our database. Exams are NOT downloadable or printable per California Bureau of Real Estate. If you are "kicked off" your internet connection during the exam, you may re-login immediately and continue the exam. The timer will continue to tick.

PLEASE RETURN TO ACCREDITED REAL ESTATE SCHOOLS, INC.:

The California Bureau of Real Estate (CalBRE) requires us to have a copy of your driver's license. Please fax, mail, or email a copy to our school with the following signed penalty of perjury screen print.

We will need this information prior to you taking the final examinations.

This agreement is for Accredited Real Estate Schools, Inc. Real Estate Salesperson and Broker continuing education correspondence courses of study. To protect the integrity of our exams,

NAME OF STUDENT

ensures **under penalty of perjury** that he/she is completing the approved course(s) in the allotted time period, personally taking the exams via the internet, and has completed all quizzes prior to taking the final examinations.

After the designated waiting period, one exam [fifteen (15) credit hours] per twenty four (24) hours may be taken. Any other exams taken more than once a day will be void.

Start Date: _____ Scheduled Completion Date: _____

Signature of Student: _____

Mail to 4120 Manzanita Avenue, Carmichael, CA 95608,

Fax to (916) 484-4854, or

Email to ncinfo@accreditedschools.com

Please attach a copy of your driver's license.
