GENERAL INFORMATION PAGE

Agency, Ethics, Trust Fund Handling, Fair Housing, Risk Management, Management and Supervision, Implicit Bias, Real Estate Update, and The Next Level of Real Estate Version I & II 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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DRE Sponsor Number: 4183

COURSE DESCRIPTIONS

3 Hours Agency
Textbook Title: Agency
Author: Bryan Church, 36 Pages (2015), DRE 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, 33 Pages (2015), DRE 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, 38 Pages (2015), DRE 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, 36 Pages (2023), DRE 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, 36 Pages (2015), DRE 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. Practical examples of high-risk areas are discussed, including fraud, misrepresentation, nondisclosure, concealment of material facts, and unlicensed assistants. Risk reduction techniques are examined for brokers, salespersons, and broker-salesperson agreements. Lastly, risk management and the consumer are discussed, including fiduciary responsibilities and legal obligations.

2 Hours Implicit Bias
Textbook Title: Implicit Bias
Author: Bryan Church, 20 Pages (2023), DRE Sponsor # 4183
The course examines implicit and explicit biases, including types of implicit bias and the implicit attitude test (IAT). Unconscious attitudes are discussed and how they can affect consumers, professionals, and social groups. The impact of implicit bias in real estate and fair housing laws pertaining to anti-discrimination are considered, as well as recourse options for individuals affected by discrimination or bias.

3 Hours Management and Supervision
Textbook Title: Management and Supervision
Author: Bryan Church, 56 Pages (2015), DRE Sponsor # 4183
The Management and Supervision course is comprised of topics related to broker management and supervision of salespersons and broker associates. Topics include establishing policies, rules, and procedures including systems to review, inspect, and manage brokerage offices; supervision of all transactions involving real estate licensees; retaining and reviewing documents which may have a material effect upon the rights or obligations of a party in a transaction; proper filing, storage, and maintenance of documents required under B&P §10148 and Commissioner's Regulation 2729 and 2729.5; proper handling of trust funds according to B&P §10145 and Commissioner's Regulations 2830 through 2836; advertising of any service for which a license is required pursuant to B&P §10140.6, §10159.5, §10235, §10235.5 and §10236.4; familiarizing salespersons with the requirements of federal and state laws relating to the prohibition of discrimination; regular and consistent reports of licensed activities of salespersons; role and responsibilities of branch or division managers pursuant to B&P §10164, including salespersons acting as branch or division managers, responsibilities of a broker to ensure salespersons working as "teams" are in compliance with B&P §10159.7; and supervision over restricted licensees.

15 Hour Consumer Protection
Textbook Title: Real Estate Update
Author: Bryan Church, 136 Pages (2023), DRE 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; characteristics of existing single-family homes—a look at physical issues such as roofs, HVAC, and other potential problem areas; characteristics of condominiums; neighborhoods—how they grow and develop; and distressed properties, including short sales, trustee's sales, and real estate owned properties.

10 Hour Consumer Protection
Textbook Title: The Next Level of Real Estate Version I
Author: Bryan Church, 99 Pages (2023), DRE Sponsor # 4183
The course examines long-term single-family investments vs flipping for short-term profits; buying properties in the path of progress; new single-family homes—inside and outside the subdivision; real estate income properties including investor motivations and concerns; and real estate economics for the investor.

13 Hour Consumer Protection
Textbook Title: The Next Level of Real Estate Version II
Author: Bryan Church, 112 Pages (2023), DRE Sponsor # 4183
The course examines long-term single-family investments vs flipping for short-term profits; buying properties in the path of progress; new single-family homes—inside and outside the subdivision; real estate income properties including investor motivations and concerns; real estate economics for the investor; and real estate investment taxation.

METHOD OF COURSE	COURSE CATEGORY	CREDIT HOURS
Correspondence Study with Online Exams	Agency, Ethics, Trust Fund Handling, Fair Housing, Risk Management, Management and Supervision	3 Hours (per course)
	Implicit Bias	2 Hours
	Consumer Protection	
	• Real Estate Update	15 Hours
	• The Next Level of Real Estate Version I	10 Hours
	• The Next Level of Real Estate Version II	13 Hours

COURSE FEES

45 Hours	Package #1	PDF $75 / Book + PDF $105 Consumer Protection (Real Estate Update + The Next Level of Real Estate Version I), Agency, Ethics, Trust Fund Handling, Fair Housing, Risk Management, Implicit Bias, and Management & Supervision
45 Hours	Package #2	PDF $75 / Book + PDF $105 Consumer Protection (Real Estate Update + The Next Level of Real Estate Version II), Agency, Ethics, Trust Fund Handling, Fair Housing, Risk Management, and Implicit Bias
Individual Courses		PDF $25 Consumer Protection (Real Estate Update, The Next Level of Real Estate Version I or II), Agency, Ethics, Trust Fund Handling, Fair Housing, Risk Management, Implicit Bias, or Management & Supervision

COURSE COMPLETION CERTIFICATE

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

REFUND POLICY

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.

DEPARTMENT OF REAL ESTATE DISCLAIMER STATEMENT

This course is approved for continuing education credit by the California Department 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. A current California driver's license; B. A current identification card described in Section 13000 of the California Vehicle Code; C. 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.

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

Minimum Time limits: Eight (8) hours equates to one (1) study day	**Study Time**	**Exam Time**	**Total Time**
Implicit Bias	1 day (2hr)	1st day (10min)	1 day
Any 3 Hour Continuing Education Course	1 day (3hr)	1st day (15min)	1 day
Any 10-15 Hour Continuing Education Course	2 days (10, 13, 15hr)	2nd day (25, 30, 40min)	2 days
45 Hour Package	6 days (45hr)	4th, 5th, 6th day (155-165min)	6 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.

EXAMINATION REGULATORY NOTES

- This course is approved for continuing education credit by the California Department 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
2 credit hours = 10
19-23 credit hours = 50
24-27 credit hours = 60

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

ONLINE EVALUATION STATEMENT

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

COURSE PROVIDER COMPLAINT STATEMENT

A course provider complaint form is available on the California Department of Real Estate (DRE) website at www.dre.ca.gov. Access this form by typing in "RE 340" in the search box located in the upper right corner of the home page. An informational form regarding course provider complaints, "RE 340A" is also available.

FINAL EXAMINATIONS

All final examinations are multiple choice.

• Agency	15 multiple choice questions	15 minutes maximum time allowed
• Ethics	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
• Management and Supervision	15 multiple choice questions	15 minutes maximum time allowed
• Implicit Bias	10 multiple choice questions	10 minutes maximum time allowed
• Real Estate Update	40 multiple choice questions	40 minutes maximum time allowed
• The Next Level of Real Estate Version I	25 multiple choice questions	25 minutes maximum time allowed
• The Next Level of Real Estate Version II	30 multiple choice questions	30 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 end after the allotted period. 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 downloadable upon completion. **You will receive confirmation immediately after the final examination has been submitted to Accredited Real Estate Schools, Inc.**

EXAMINATION INFORMATION

After designated waiting period and completion of all quizzes and (if applicable) interactive role play component, one part (equaling 15 credit hours) per 24 hours may be completed. Any additional parts (over 15 hours) in a 24-hour period will be void.

MUST COMPLETE ALL QUIZZES BEFORE TESTING!

FIRST Salesperson Renewals

- ***Part 1:*** 15 Hour Real Estate Update (40 Questions – 40 Minutes)
- ***Part 2:*** 2 Hour Implicit Bias (10 Questions – 10 Minutes) & 13 Hour The Next Level of Real Estate Version II (30 Questions – 30 Minutes)
- ***Part 3****:* Five 3 Hour Courses - Agency, Ethics, Trust Fund, Risk Management, and Fair Housing (Each is 15 Questions – 15 Minutes)

Broker and Subsequent Salesperson Renewals

- ***Part 1:*** 15 Hour Real Estate Update (40 Questions – 40 Minutes)
- ***Part 2:*** 2 Hour Implicit Bias (10 Questions – 10 Minutes), 10 Hour The Next Level of Real Estate Version I (25 Questions – 25 Minutes), and 3 Hour Management and Supervision (15 Questions – 15 Minutes)
- ***Part 3****:* Five 3 Hour Courses - Agency, Ethics, Trust Fund, Risk Management, and Fair Housing (Each course is 15 Questions – 15 Minutes)

ACCESSING ACCREDITED REAL ESTATE SCHOOLS, INC. ONLINE TESTING

1. Go to www.accreditedschools.com and select "Student Login."
2. Read Exam Procedures and select "Login."
3. A logon prompt will appear where you will enter your **User ID and Password.**

PLEASE NOTE: Once you begin an exam, you must complete it in a single sitting. Exams are **timed** and display a countdown clock. When the time expires, the exam will automatically submit to our database. Per the California Department of Real Estate, exams are **not printable or downloadable**. If your internet connection is interrupted, you may log back in immediately and continue the exam. Please note that the timer will continue to run during the interruption.

Steps to Complete Your Continuing Education

1. Login to the online testing platform at **www.accreditedschools.com** and select "**Student Login**."
2. Read through the Examination Procedures and select "**Login**."
3. Study the reading material and complete each quiz. After submitting a quiz, you will be able to review your results.
4. Once all quizzes are completed and at least three days have passed since your enrollment, you may attempt a final exam. A passing score of 70% or higher is required. If you fail an exam, it will automatically reset.
5. The courses included in your package depend on license type and renewal cycle. The courses and testing time limits are listed below.

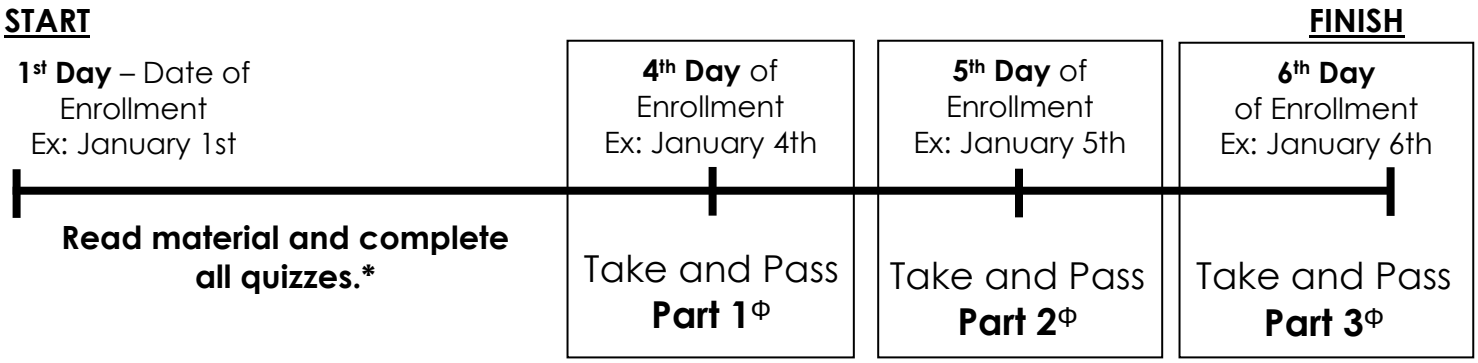
Broker and *SUBSEQUENT* Salesperson Renewals

- ***Part 1:*** 15 Hour Real Estate Update (40 Questions – 40 Minutes)
- ***Part 2:*** 2 Hour Implicit Bias (10 Questions – 10 Minutes), 10 Hour The Next Level of Real Estate Version I (25 Questions – 25 Minutes), and 3 Hour Management and Supervision (15 Questions – 15 Minutes)
- ***Part 3***: Five 3 Hour Courses - Agency, Ethics, Trust Fund, Risk Management, and Fair Housing (Each course is 15 Questions – 15 Minutes)

FIRST Salesperson Renewals

- ***Part 1:*** 15 Hour Real Estate Update (40 Questions – 40 Minutes)
- ***Part 2:*** 2 Hour Implicit Bias (10 Questions – 10 Minutes) & 13 Hour The Next Level of Real Estate Version II (30 Questions – 30 Minutes)
- ***Part 3***: Five 3 Hour Courses - Agency, Ethics, Trust Fund, Risk Management, and Fair Housing (Each is 15 Questions – 15 Minutes)

Minimum Time Frame for Completion



Access our online testing site at www.accreditedschools.com and click on "Student Login."

* Quizzes must be completed before an exam can be completed.

Φ Only one part (15 credit hours) per day may be completed.

6. Your Certificate of Completion will be available for download upon completion of each course.
7. After all courses have been completed and certificates have been downloaded, you can renew with the DRE!

Renewing Your License

Licenses are issued for a four-year period and should be renewed prior to the expiration date listed on the license. As a reminder, the DRE mails a renewal reminder letter to the licensee's mailing address of record approximately 60 days prior to the license expiration date. The reminder letter is sent as a courtesy only and non-receipt of the letter does not relieve the licensee from the responsibility of renewing the license.

How to Renew Your License

The secure eLicensing online system offers expedited processing of salesperson, broker license and corporate officer license renewals any time or day of the week. eLicensing is easy to use, paperless and interactive. Licensees enter information needed for license renewal into eLicensing, including the course number and completion date of continuing education courses taken. If continuing education is required, then Continuing education requirements must be completely satisfied in order to renew through eLicensing. Acceptable methods of payment include VISA, MasterCard, and American Express credit cards or debit cards bearing a VISA or MasterCard logo.

Licenses may also be renewed by completing and submitting all of the items listed below:

- Salesperson Renewal Application (RE 209), Broker Renewal Application (RE 208), or Corporation Officer Renewal Application (RE 207)
- Continuing Education Course Verification (RE 251)
- Applicable fee

On-Time Renewals

You may use eLicensing or submit your renewal application 90 days prior to your license expiration date. Your renewal is on-time if your eLicensing transaction is completed or your application is postmarked before midnight on your license expiration date. If you renew on-time, Business and Professions Code Section 10156.2 permits you to continue operating under your existing license after its expiration date unless notified otherwise by the DRE.

Late Renewals

If you fail to renew your license on-time (prior to your license expiration date), you may renew your license during the two year late renewal period immediately following your license expiration date. However, you cannot perform activities requiring a real estate license until your license has been renewed.

- Check Your License Status to verify that your license has been renewed.