

American School of Real Estate Express



RealEstateExpress.com

School and Course Catalogue

Volume 3 – October 2011

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Approved and Regulated by the Colorado Department of Higher Education,
Private Occupational School Board



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School Catalogue

Mission Statement

The mission of RealEstateExpress.com is to offer real estate professionals the **latest and most innovative** state-approved courses and curriculum, delivered in the **most flexible** and efficacious way, to any and all students with Internet access. Since 1997 RealEstateExpress has been dedicated to adapting to the needs of the **fast-paced**, time-constrained real estate professional, and is committed to the ongoing development and delivery of courses, subjects and learning tools that are immediately applicable to the student's real estate practice and process.

Faculty and Contact Information

Dean of Instruction and Curriculum: Stephen Mettling, CDEI
Course Instructor: Janene Bettin, CDEI
Telephone Number: 866-739-7277 (9:00 AM - 4:00PM M-F CST)
E-Mail Address: COinstructor@realestateexpress.com (seven days a week till 6:00 pm CST)

Mailing Address: 12977 North Forty Drive, Suite 368, St. Louis, MO 63141

Owners: David Goldstein, Richard Linkemer, CDEI, DREI and Geoffrey Thompson

Administrative Staff: Tom Davidson, Director of Sales and Operations

Email Address: CustomerCare@RealEstateExpress.com

Interaction with Instructor and Staff

The Colorado Pre-License course content is delivered to online, with supplemental materials included. Students have access to their instructor and our staff through a variety of means:

- **Welcome Email** – Upon completion of registration, the student will receive a personal Welcome e-mail from their instructor.
- **Live Help** - Before registering, students can have real-time dialogues with a staff member on the site, through the Live Help window.
- **Student Forum** - Another avenue of dialogue where the Instructor answers questions, but makes all answers visible to all classmates.
- **Private Email** – Students receive access to their Instructor's private e-mail address, for any individual correspondence.
- **Telephone Contact** - Instructors can be reached at our toll-free number during business hours 866-739-7277.

Technical Support

RealEstateExpress.com has provided reliable, secure course delivery to thousands of professionals from coast to coast since 1997. We have made thousands of upgrades to the system in that time, and continuously increase server capacity and speeds. In that time we have helped people use our system effectively on a variety of platforms, so that today, we have few surprises. But, if a student has difficulty of any kind, we are committed to helping, and provide a fast and easy way to dialogue with us through an online **Technical Support** contact system.

Customer Service

Contact links are provided on every page of the course by clicking **Contact Us** in the upper right hand corner of your screen, or can be sent directly to CustomerCare@RealEstateExpress.com. Email is the preferred method of contact. Evenings and weekends, support is provided via email. When on the site, **look for the Live Help Icon**

in the left margin of each page. Click on the "person" for instant, live help. Phone support is provided weekdays, 8:00 am – 5:00 pm CST (4:00 pm on Fridays) at **866-739-7277**.

Calendar of School Holidays, Vacation Periods, and Dates of Each Term

Students have unlimited access to this online course, to work at their own pace and convenience. Our site is available 7 days a week, 24 hours a day, 52 weeks a year. Pre-license courses can be accessed for six months from the date of registration, with courses expiring at midnight of the last day. Continuing Education courses do not expire. The expiration date of continuing education courses is dependent on the student's state license renewal requirement. Our office is closed in recognition for the following holidays: New Year's Day, Presidents Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day, Christmas Eve Day, and Christmas Day, however students still have access to their course. Emails and phone calls will be answered the next business day our office is open.

There is an open enrollment period for our real estate courses. Students are able to register for courses 24 hours a day, 7 days a week, 52 weeks a year. To register, students access our website at www.RealEstateExpress.com and follow the prompts to complete their registration. To register over the phone, students may call **866-739-7277** during business hours, weekdays, 8:00 am – 5:00 pm CST (4:00 pm on Fridays).

Program Goal

This course is expressly designed for potential licensees as defined by the Colorado Division of Real Estate, for the purpose of sitting for the real estate Broker's exam. Anyone who desires to assist others in the sale, leasing, management, or exchange of real estate must hold at least a real estate Broker's license. These courses cover all subjects mandated by the Colorado Division of Real Estate, and include instruction in real estate law and practice, Colorado contracts and regulations, trust accounts and record keeping, current legal issues, real estate closings, and practical applications.

Our Continuing Education courses are expressly designed for real estate licensees, who must fulfill Colorado's continuing education requirement to renew their license every three years from their anniversary date.

Pre-Requisite Requirements for Enrollment

There are no prerequisite requirements to take these courses and no special computer knowledge or program training is necessary. In fact, if you can move a mouse, point and click, and type a few words on your keyboard, you are more than qualified. You must be at least 18 years of age, and pass a background and fingerprint check to be licensed in Colorado, after completing the 168-hours of mandatory pre-license education. In addition, you must have Errors & Omissions insurance in place on your license before it will be issued on active status.

Placement Assistance

RealEstateExpress.com does not offer placement assistance.

Attendance Policy

As this is a self-study internet course, there is no way to have "missed sessions" or absences. Once registered, a student's pre-license course is available for 6 months. Students have the ability to work at their own pace and complete their course at any time in that 6 month period. Course extensions for pre-license courses are available, if needed. Leave of absence is not granted unless a student is activated to military service and called overseas. Students must call the office and the leave of absence determination will be made at the discretion of the School Administrator. Dismissal only occurs in the event of a return payment. Students can be readmitted by paying a \$25 return fee payment along with valid payment for the course.

Entrance Requirements

Students are able to register for courses with Real Estate Express 24 hours a day, 7 days a week, 52 weeks a year. To register, students access our website at www.RealEstateExpress.com and select the state and course or course package they wish to register for. A unique username and password is established by the student, to be used when logging in to work on the course. Personal information is entered and then payment may be submitted using a credit card or online check. A no-interest payment plan option is available to students upon registration

and they can register over the phone during business hours, weekdays, 8:00 am – 5:00 pm CST (4:00 pm on Fridays), by calling **866-739-7277**.

Progress Policy

Pre-license and Continuing Education courses are progressive and require that students complete various steps before having access to subsequent units, quizzes and exams. Students must go through each page of a unit before they can take the end of the unit quiz to move on to the next unit. The student must take and pass a quiz at the end of each unit. If a student does not achieve a passing grade on the end of the unit quiz, they have the ability to retake the same quiz until they receive a passing grade. At the end of each course there is a comprehensive course final exam which must be completed and passed for a completion certificate to be issued. If a student does not achieve a passing grade on the first attempt at the course final exam, they will have a second exam available to them. If you do not pass one of the two Pre-license final exams, there is a \$50 fee to retake the Pre-license final exam. If you do not pass one of the two Continuing Education final exams, there is a \$15 fee to retake the Continuing Education final exam. Each student is required to complete an evaluation after passing the course final exam.

Pre-license courses are good for 6 months from the registration date. Continuing Education courses do not expire. The expiration date of the Continuing Education course is determined by the student's license renewal date. As these are online courses, we do not have fees due to absence and probation. Dismissal only occurs in the event of a return payment. Students can be readmitted by paying a \$25 return fee payment along with valid payment for the course. Leave of absence is not granted unless a student is activated to military service and called overseas. Students must call the office and the leave of absence determination will be made at the discretion of the School Administrator. If additional time is needed to complete a course, students may purchase an extension for pre-license courses for an additional charge.

Grading System and Criteria

To complete this course and receive a Completion Certificate, students must successfully complete the following requirements: Read all units and pass unit quizzes, and pass the Pre-license Course Final Exam with a grade of 80% or higher. Continuing Education course final exams must be passed with a grade of 70% or higher. Students will receive their score for each of their quizzes and course final exam immediately upon completion of their exam. The quiz scores are posted and remain on the student's account page.

At the end of the course final exam, students are required to click a "submit" button to initiate grading of the exam. Once an exam has been submitted, students will be able to view the question, their answers and will be informed of the correct answer. A percentage score will be listed at the bottom of this page and appear in their account.

Accessing the Online Course

Your Pre-license course is progressive, and can be completed at your own pace within a 6 month time frame. Continuing Education courses do not expire, however licensees must complete their course prior to their state's mandated license renewal date. After you successfully log into your account, the page will say, "**Welcome (your name) to your Personal Homepage!**" Under the green bar in the middle of the page, you will find the name of your course listed as a blue link. Look under the **green bar** and click on this **blue link** and you will be taken to your Course Outline.

To open your course, click on the blue **Course Name** link under "Course Sections." On the next screen, you will see a list of all the units in your course. Only units that are blue links are open to you. If you are just starting your course, click on **Unit 1** (the only blue link) and begin reading. When you have finished reading a screen, click on the green **Next** button at the bottom of the page to move on to the next screen. Keep reading and clicking "Next" until you get to the end of a unit, where you will take a short quiz. For Pre-license courses you must pass this quiz at 80% or better to move on to the next unit. The pass rate for Continuing Education courses is 70%. If you pass the quiz, but it shows on your Unit Outline that it is "Incomplete," try clicking on the "Refresh" or "Retry" button on your web browser because it is pulling up an old page from memory, instead of reconnecting to our server.

If you need to leave in the middle of a unit, click on the "Bookmark & Exit" navigation button on the bottom of the page. The next time you log into your course, you will see your blue bookmark link on your home page under a **purple bar**. Click on this link (instead of the link under the green bar) to go to your bookmarked place. Once you click on a bookmark, it disappears, so if you need to leave in the middle of the unit again, simply click on the "Bookmark & Exit" button to set a new bookmark.

The course is progressive. This means you cannot get to unit two, until you pass the quiz to unit one, etc. This guides you through the course in the proper order. It also provides a system where you cannot move on until you understand the current unit you are in. As you understand the material, you pass the quiz and progress through the course. You must the course final to complete the course.

IMPORTANT: At the top of the Course Outline, you will see a link to your online supplemental materials, including the Math Guide, License Exam Testing Booklet. Please take time to read all of your online supplemental materials. These materials are PDF files - you can view them online, save them to a disk, or print them out. If you need help opening PDF files, please email customercare@realestateexpress.com and ask for our **PDF Troubleshooting Email**.

The Pre-license course online textbook is supplemental - do not confuse it with the actual course. You must always return to the Internet to take the actual course and receive credit.

From your home page, you can take advantage of the group forums by clicking "Ask the Expert." Check out all the links and see all that is available to you. If you need assistance email us at CustomerCare@RealEstateExpress.com, or call us during business hours. If you don't understand something about real estate, email your instructor as indicated in the email he sent you. Also make sure you read the course information email sent to you from Customer Care.

Procedure for Quizzes and Practice Exams

Each main section of the course is followed by a quiz. The quiz is multiple choice. You choose your answer by clicking the radio button and at the bottom of the page, click 'continue' or 'grade,' whichever applies. The next page will show your percentage score at the top. It will then list the question, the answer you gave and the correct answer to each question. If you pass, you click continue and it takes you to the next available unit. If you do not pass, you can click the "retake quiz" button and retake the quiz, or opt to review the unit again. You cannot progress to the next unit until you pass the quiz for the current unit. There are 24 unit exams and one practice exam prior to the course final exam. You are allowed three hours to pass the proctored course final exam.

Course Materials

Aside from the online course, all course materials are in the supplemental materials grid that appears at the top of your course home page. Each text item in a box is a link to the material.

Course Syllabus	Pre-Course Orientation	Pre-Course Affidavit
Course Check List	State Law	Glossaries
Free Real Estate Textbook	License Exam Instructions	

Rules of Student Conduct and Conditions for Probation or Dismissal

Students are expected to complete all of their coursework. Instances of cheating or fraud may result in a student forfeiting his/her course and may be reported to the Real Estate Division. Profane language is not allowed in the Student Forum or when contacting staff or instructors. Repeated offenses are grounds for dismissal without a refund.

Facilities

RealEstateExpress.com provides students with an online course and materials. Students have the ability to work on their online course from any computer with an internet connection – whether it is at home, work, public library, etc. Therefore, a description and floor plan of our facilities does not apply.

Fees

- Tuition for each course includes: State approved course, all online supplemental materials, license exam information (in Pre-license courses), completion certificate, technical support, and customer care support.
- **Pre-license** course Final Exam reset fees (if needed) are **\$50**.
- **Continuing Education** course Final Exam reset fees (if needed) are **\$15**
- **Pre-license** course students can purchase sixty (60) day **course extensions** (if needed) for **\$100**.

License exam fees and state license fees are separate entities and not part of this course.

American School of Real Estate Express



Colorado Approved Real Estate Broker Pre-license and Continuing Education Courses

All courses:

1. Taken completely online and the course is the textbook. There are no books to mail, or tests to return.
2. Courses covered subject matter required by the Department of Regulatory Agencies, Real Estate Division.
3. Pre-license courses include supplemental materials that include: syllabus, enrollment agreement, Terms and Conditions Affidavit, glossary, real estate law link, free online math supplement, post-course license exam instructions.
4. Continuing Education courses include supplemental materials that include: syllabus, enrollment agreement, and Terms and Conditions.
5. All Pre-license courses are good for 6 months from the date of registration. Extensions are available for 60 additional days for a \$100 charge.
6. Continuing Education courses do not expire, however licensees must complete their course prior to their state's mandated license renewal date.
7. Each Pre-license course has 2 final exams. Students must pass one of the two exams to complete their course and receive a completion certificate. If a student fails both final exams, they may be reset for a \$50 charge.
8. Each Continuing Education course has 2 final exams. Students must pass one of the two exams to complete their course and receive a completion certificate. If a student fails both final exams, they may be reset for a \$15 charge.
9. There is a basic fee of \$5.50 per credit hour per Pre-license course. Pricing is subject to change without prior notice.

Pre-license Courses:

1. **Real Estate Law and Practice – 48 hours, \$200**

COURSE OBJECTIVE: To protect the public by introducing the student to the practice of real estate through the study of a common body of knowledge, including key terms and concepts in real estate as well as related federal laws practiced in a majority of states on a national level.

<u>MAJOR TOPICS TO BE COVERED:</u>	<u>HOURS</u>
I. Real Property	10
II. Valuation and Appraisal	7
III. Contracts, Agency and Federal Requirements	12
IV. Real Estate Finance and Settlement	12
V. Property Management	7
<u>TOTAL</u>	<u>48</u>

Lessons:

- Unit 1: Real Property and Ownership
- Unit 2: Legal Descriptions and Land Use Controls
- Unit 3: Transfer of Title to Real Property
- Unit 4: Valuation and Appraisal
- Unit 5: Contracts and Agency
- Unit 6: Federal Procedures and Laws Governing Real Estate
- Unit 7: Real Estate Finance and Settlement
- Unit 8: Property Management Leases and Rent
- Unit 9: Review
- Unit 10: Practice Exam (50 questions)

2. Current Legal Issues – 8 hours, \$50

COURSE OBJECTIVE: To protect the public by providing a course of study for students to Develop or enhance their knowledge and awareness of current real estate and real estate related statutes and regulations and important legal issues, developments and practices.

<u>MAJOR TOPICS TO BE COVERED:</u>	<u>HOURS</u>
I. CO Real Estate Rules, Regulations, Policies, Position Statements and instructive Disciplinary Proceedings.	
II. Recent and relevant Federal an State case law and statutory law	
III. Other*	
IV. Real Estate Finance and Settlement	
V. Property Management	
<u>TOTAL</u>	<u>8</u>

* In addition to the above prescribed areas which will be specified from time to time by the Real Estate Commission, the following representative areas, among others, may, as classroom time permits, be included:

1. Brokerage Relationships.
2. Licensing Concerns and the real estate broker, real estate company.
3. Real Property Law. (For example: annexation, condemnation, easements, landlord and tenant, lease, financing, liens, foreclosures, unclaimed property, real estate contracts, remedies including damages and specific performance, zoning, common interest ownership, various forms of ownership and entities, title insurance and other evidence of ownership).
4. Local Government legal developments.
5. Commercial law affecting real estate transactions (including sale and purchase of a business).
6. Environmental Law.

7. Business organizations and real estate.
8. Bankruptcy and real estate.
9. Intellectual property law and real estate transactions and business.
10. Taxation (real and personal property taxation, federal income and related taxes, sales, use, transfer taxes).
11. Unauthorized Practice of Law concerns.
12. Legal issues involved with property management and appraisals.
13. Local legal issues.
14. Legal issues involving Colorado Real Estate Commission approved Contracts and other forms.
15. Legal issues and Closings.
16. Others. (insurance and real estate; family and probate affecting real estate; mining, oil and gas, water laws and public lands law; legal concerns related to technological developments and practices such as facsimile transmissions, email, privacy and consent issues, wireless and cordless telephonic communications, Internet, copyright issues, etc.)

Lessons:

- Unit 1: Federal Laws Governing Real Estate
- Unit 2: More Federal Laws Governing Real Estate
- Unit 3: Ethics and Rules Governing Brokers
- Unit 4: Colorado Laws Related to Real Estate
- Unit 5: Changes to Colorado Real Estate Law – New for 2009
- Unit 6: Other Colorado Laws Affecting Real Estate
- Unit 7: Review of Real Estate Commission Position Statements
- Unit 8: Planning and Zoning

3. Practical Applications – 32 hours, \$180

COURSE OBJECTIVE: To protect the public by providing a course of study for new real estate brokers in the application of laws, rules and standard of practices.

<u>MAJOR TOPICS TO BE COVERED:</u>	<u>HOURS</u>
I. Entering the Field	2
II. Developing Your Market	2
III. Establishing a Brokerage Relationship With a Buyer or Seller	5
IV. Showing a Property	2
V. Preparing and Presenting an Offer	4
VI. The Bumpy Road to Closing	7
VII. Failed Transactions	2
VIII. Closing the Transaction	4
IX. Recordkeeping Summary	1.5
X. Additional Educational Sources	.5
XI. Technology	2
TOTAL	<u>32</u>

Lessons:

- Unit 1: Entering the Field
- Unit 2: Developing Your Market
- Unit 3: Establishing a Brokerage Relationship with a Buyer

- Unit 4: Evaluating and Pricing Property
- Unit 5: Working with Buyers and Sellers
- Unit 6: Showing a Property
- Unit 7: Preparing and Presenting an Offer
- Unit 8: The Road to an Accepted Contract
- Unit 9: The Bumpy Road to Closing – Part I
- Unit 10: The Bumpy Road to Closing – Part II
- Unit 11: The Bumpy Road to Closing – Part III
- Unit 12: The Closing Process
- Unit 13: Failed Transactions
- Unit 14: Record Keeping and Educational Resources
- Unit 15: Technology
- Unit 16: Practice Exam (25 questions)

4. Contracts and Regulations – 48 hours, \$200

COURSE OBJECTIVE: To protect the public by having students prepare and understand Colorado Real Estate Commission approved contracts and understand Colorado real estate regulations.

<u>MAJOR TOPICS TO BE COVERED:</u>	<u>HOURS</u>
I. Regulations	8
II. Colorado Statutory Relationships	4
III. Brokerage Relationship Agreements	16 *
IV. Sales Contracts and Related Forms	16 *
V. Other Considerations in Real Estate Contracting	4
<u>TOTAL</u>	48.0

Lessons:

- Unit 1: Colorado License Law
- Unit 2: Colorado Real Estate Commission Rules
- Unit 3: Colorado Real Estate Commission Position Statements
- Unit 4: Review of Colorado Contract Law
- Unit 5: Brokerage Relationship Agreements
- Unit 6: Brokerage Relationships and Listing Agreements
- Unit 7: Sales Contracts and Related Forms – Contract to Buy and Sell Real Estate
- Unit 8: Sales Contracts Related Forms
- Unit 9: Other Considerations in Real Estate Contracting
- Unit 10: Liens and Encumbrances, Foreclosure

5. Closings – 24 hours, \$100

COURSE OBJECTIVE: To protect the public by students exhibiting the basic skills necessary to properly close a real estate transaction, including responsibilities from the contract through and after the closing, plus accounting for all funds received and disbursed as well as a comprehensive review of the legal documents prepared by the broker.

<u>MAJOR TOPICS TO BE COVERED:</u>	<u>HOURS</u>
I. Broker's Responsibility Relating to Closing	1
II. Introduction to 6-Column Worksheet	2
III. Closing to a Prepared Contract	4
IV. Legal Documents	1
V. Preparation of a Minimum of 8 Closing Problems	16
<u>TOTAL</u>	48.0

Lessons:

- Unit 1: Closing Responsibilities and Commission Rules
- Unit 2: Introduction to the Worksheet for Real Estate Settlement (SS61-05-04)(Not Mandatory)
- Unit 3: Additional Closing Matters
- Unit 4: Closing to the Mandatory Contract to Buy and Sell Real Estate
- Unit 5: Review of the Contract to Buy and Sell
- Unit 6: Financial Settlement of the Transaction
- Unit 7: The Title Commitment
- Unit 8: Legal Documents Associated with Closings
- Unit 9: Principals of Real Estate Finance
- Unit 10: Closing Problems

6. Recordkeeping and Trust Accounts – 8 hours, \$50

COURSE OBJECTIVE: To protect the public by instructing students in the proper recordkeeping procedures required by the Real Estate Commission to maintain and account for funds belonging to others.

<u>MAJOR TOPICS TO BE COVERED:</u>	<u>HOURS</u>
I. Legal Requirements	.5
II. Recordkeeping	6
III. Special Areas of Concern	1
IV. Termination of a Brokerage Relationship	.5
<u>TOTAL</u>	8

Lessons:

- Unit 1: Definition and Identification of Accounts
- Unit 2: Transaction File Documents
- Unit 3: Case Studies
- Unit 4: Case Study – Accounting for a Multi-Family Transaction
- Unit 5: Record Keeping
- Unit 6: Termination of Brokerage Relationship

ARELLO Approved Continuing Education Courses:

1. Environmental Issues In Real Estate – 3 hours, \$30

COURSE OBJECTIVES:

- Identify the seminal issues regarding the Environment.
- Explain how and why Environmental Issues are important to you and your clients and co-workers.
- The Licensee will be able to recognize the need for radon testing and public awareness
- Students will describe the specific regulations governing lead based paint, understand the extreme risks posed by environmental lead and how it is removed
- The Licensee will recognize radon testing and public awareness, become familiar with EPA recommendations, how radon affects water and what responsibilities are for the seller, landlord and agent.
- Licensee will recognize what EMF's are, the risks and how they affect the environment and dwellings, and how to reduce EMF's in the home.

- Licensee will examine the affects of exposure to asbestos, recognize what safe levels, identify how to look for asbestos in an existing dwelling, and how it is removed.
- Discuss how you can integrate wise Environmental principles into your job and life to benefit yourself and others.
- The licensee will understand how to gain additional information on environmental issues, and know what their responsibilities are, including disclosure.

Lessons:

- Unit 1: Introduction
- Unit 2: Consumer Concerns
- Unit 3: Specific Concerns in the Environment
- Unit 4: Radon Testing and Public Awareness
- Unit 5: Introduction to Environmental Lead and Lead-Based Paint Concerns
- Unit 6: Asbestos
- Unit 7: Electric and Magnetic Fields (EMF's): What You Need to Know
- Unit 8: Environmental Issues: In Conclusion

2. Ethics – 3 hours, \$30

COURSE OBJECTIVES:

- Student will be able to discuss the history of Ethics, and how it is defined today
- The will know how and why Ethics comes to the forefront of business
- Will have be able to identify how Ethics impacts the workplace
- Licensee will become familiar with how ethics affects other professions, to develop a deeper understanding of how it relates to real estate.
- The licensee will be able to illustrate how ethics have influenced the development of medicine, science, today's media, education, our government and how conflicts have occurred.
- Student s will identify how develop guidelines for ethical decision making in today's business world, relating to real estate and other business they will deal with.
- Students will be able to identify how ethics applies to real estate practioners' concerning licensing
- Licensee will review real estate procedures, how ethical decisions are needed to perform their responsibilities, and how to deal with related problems.
- The licensee will review specific situations that they may run into in the real estate process and analyze how to develop problem solving and proceed appropriately.

Lessons:

- Unit 1: Ethics
- Unit 2: Ethics in Other Professions
- Unit 3: Ethics in the Business World
- Unit 4: Ethics for Real Estate Practitioners
- Unit 5: Making Ethical Decisions

3. Fair Housing, the Law of the Land – 3 hours, \$30

COURSE OBJECTIVES:

- Learn or be reminded of the basics of Federal Fair Housing laws, identify why they are in existence, and describe how they benefit the consumer.
- Identify some practical, real-world situations and examples of Fair Housing challenges.
- Student will be able to identify how to reduce risk in Fair Housing.
- Describe how real estate professionals can face the very real challenges of Fair Housing issues in your daily business activities.

- Student will be able to describe how to use Fair Housing laws and history to benefit their customers, coworkers, and the community.
- Student will be able to recognize what is appropriate and legal for advertising.
- Student will learn how to identify ways to avoid violations through block busting, steering, redlining, panic selling and defining ethnic groups.
- Licensee will review how fair housing protects the disabled and indicate what requirements there are for new buildings, and Familial Status.
- Licensee will develop more knowledge in learning their responsibilities in providing information.

Lessons:

- Unit 1: Fair Housing – The Law of the Land
- Unit 2: Federal Fair Housing Laws
- Unit 3: A Good Way To Get in Trouble
- Unit 4: Handling a Tricky Situation
- Unit 5: Situation #6
- Unit 6: Risk Reduction in Fair Housing
- Unit 7: Ah, The Challenges!

4. Property Management – 3 hours, \$30

COURSE OBJECTIVES:

- Student will be able to identify the basics of Property Management and describe how it applies to all real estate professionals.
- Licensee will recognize some benefit Property Management principles bring to consumers and clients.
- Licensee will be able to describe the key components of a management plan and how to develop a basic plan.
- The student will be able to describe the basic key elements of leases.
- Student will list key issues in residential property management.
- Licensee will be able to discuss how to manage certain risk situations including insurance policies, tenant insurance, safety, security measures maintenance and records.
- Comparisons to the differences in commercial property management will be analyzed
- Examine the reason for and use of trust funds.
- Discuss the seminal issues of fair housing in property management.

Lessons:

- Unit 1: Property Management
- Unit 2: Benefits to the Property Owner
- Unit 3: Leases
- Unit 4: Residential Property Management
- Unit 5: Commercial Property Management
- Unit 6: Trust Fund Accounting
- Unit 7: The Fair Housing

5. Residential Finance – 3 hours, \$30

COURSE OBJECTIVES:

- Understand the basics of Residential Finance and how to apply them to the real estate marketplace today.
- Know what and how Residential Finance principles can benefit consumers and clients.
- Understand key pillars in mortgage financing.
- Know some basic principles of conventional mortgages.

- Learn about government loans and other special programs.
- Understand real world applications of what is involved in qualifying the buyer and the property for financing.
- The licensee will recognize the process of loan processing, time frames and anticipation of other needs for the buyer; validating borrower, employment & income, job history and stability, calculating income, closing funds, credit profile and rating, validating property.
- The student will be able to describe the process and identify forms necessary for loan closings including settlement variance, required documents, security instrument, closing statements, hazard insurance, disbursement of funds.
- The licensee will be able to identify the responsibilities and changes that affect serving the loan, escrow analysis, interest payment notification and loan payoffs or assumptions.

Lessons:

- Unit 1: Overview of Residential Financing
- Unit 2: Lending Institutions and Legislation
- Unit 3: Conventional Mortgage Lending
- Unit 4: Conventional Mortgage Lending, continued
- Unit 5: Government – Related Loans
- Unit 6: Qualifying the Buyer and the Property
- Unit 7: Qualifying the Buyer and the Property, continued
- Unit 8: Qualifying the Buyer and the Property, continued
- Unit 9: Special Programs

6. Risky Business – Risk Management Techniques – 3 hours, \$30

COURSE OBJECTIVES:

- Describe some of the most "risky" elements of real estate
- Describe the basics of risk management
- Name the key elements of a loss control strategy
- Understand square footage calculation challenges and identify some ways to reduce that risk
- Licensee will review the meaning and identify purpose of agency and what law requires of them in the real estate field.
- Licensee will describe the fair housing law and how to prevent violations.
- Be introduced to the principles of antitrust
- Licensee will explain how the anti-trust laws can be violated and describe how they are enforced.
- Licensee will be able to list step by step, how to apply proper decision making in the practice of real estate.

Lessons:

- Unit 1: Decision Making and Risk
- Unit 2: Loss Control Strategies
- Unit 3: Misrepresentation
- Unit 4: Calculate the Square Footage
- Unit 5: Agency
- Unit 6: Fair Housing
- Unit 7: Antitrust

8. Using the Web to Improve Customer Service – 3 hours, \$30

COURSE OBJECTIVES:

- The licensee will understand the importance of providing good service to her real estate customers.

- The licensee will learn how the technology of computers and the Internet is involved in real estate and why he can benefit from utilizing this tool to serve his customers.
- The licensee will be able to better understand who his customers are and how they relate to the Internet and how the licensee can show his commitment through the Internet.
- The licensee will be able to determine what can be offered to her customer through her web site and how to structure and evaluate her success.
- The licensee will recall and learn additional methods of the IDEA process to improve his customer service.
- The licensee will recognize the need to understand the Internet, its use in Real Estate, basic terms for use, and business functions.
- The licensee will understand what her customers will expect from her web site and how to provide them with the real estate information that they want.
- The licensee will be able to realize how today's Internet savvy real estate customer responds to specific communication and information on web sites.
- The licensee will realize the benefit of this fast, easily accessible form of communication with real estate customers.
- The licensee will grasp the importance of forming a face-to-face relationship in conjunction with an online relationship and acclimating his customer in the process.
- The licensee will be able to develop customer service that meets online needs for communication and information.
- The licensee will identify specific forms of communication utilizing the web and e-mail.
- The licensee will learn the proper use of communicating on the web and through e-mail.
- The licensee will develop knowledge of the many aspects of the Internet that can be used in the real estate business
- The licensee will be given examples of other resources available on the Internet to help develop his or her web site and customer service.

Lessons:

- Unit 1: Residential Real Estate Technology
- Unit 2: The World Wide Web
- Unit 3: The World Wide Web, continued
- Unit 4: The World Wide Web, continued
- Unit 5: The World Wide Web, continued
- Unit 6: The World Wide Web, continued
- Unit 7: E-mail and Contact Management
- Unit 8: E-mail and Contact Management, continued
- Unit 9: E-mail and Contact Management, continued

9. Working With Diversity to Assist the Consumer – 3 hours, \$30

COURSE OBJECTIVES:

- Licensee will recognize what Diversity is and its connection to the real estate industry.
- The licensee will demonstrate skills in using effective communication and proper dialog to work with Diversity issues when dealing with customers.
- The licensee will identify how stereotyping and prejudices are started and how they affect relationships with customers.
- Licensee will understand how stereotyping and prejudices are discrimination and describe the consequences and possible legal ramifications can be if he/she discriminates, intentionally or not.
- The licensee will learn to identify other forms of discrimination that can arise when dealing with real estate customers and how to effectively deal with the situations
- The licensee will understand how to professionally and effectively communicate and assist the disabled customer.
- Licensee will develop better verbal communication skills as well as having a deeper understanding of additional issues involved in dealing with real estate customers and issues.

- The licensee will determine how to professionally and effectively communicate and assist the disabled customer and realize how misunderstandings can occur and what can be done to prevent or correct these situations.
- The licensee will learn the D.E.A.R. & O.U.C.H. Methods to effectively deal with Diversity issues that can arise with customers.

Lessons:

- Unit 1: What Diversity Means to the Real Estate Professional
- Unit 2: The Real Estate Professional's Guide to Making a Difference Through Diversity
- Unit 3: The Real Estate Professional's Guide to Avoiding Unequal References
- Unit 4: The "Isms" in a Real Estate Professional's Work
- Unit 5: How a Real Estate Professional Can Bridge a Visible Disability
- Unit 6: What D.E.A.R. Can Teach the Real Estate Professional Dealing with Diversity
- Unit 7: Empathy Between the Real Estate Professional and Customer

10. Working With Seniors – 3 hours, \$30

COURSE OBJECTIVES:

- The licensee will determine proper methods of communication and documentation that will result in a higher level of professionalism and effectiveness.
- Licensee will develop knowledge of the Seniors age group and the diversity of that age group, enabling the licensee to better meet the needs of the Senior home buyer.
- Licensee will identify the basic personality types and understand what each personality type may expect in specific real estate scenarios and how to provide the service the Senior wants and needs.
- Licensee will define what types of communication Seniors need from their real estate agent and how the licensee can better assist Seniors with the many options available today.
- Licensee will be able to list various opportunities and services they can provide to meet the needs of the Senior community that are in the new home market.
- Licensee will distinguish between available financing options and loan selection and identify how they will or will not benefit the Senior who is purchasing a home.
- Licensee will identify the four basic tax services that need to be considered by the Senior.
- Licensee will analyze specific tax laws, how they work, and how they affect the Senior when purchasing a home.
- Licensee will understand and assist the Senior customer with information needed for purchase when they own several homes, rent, invest, or plan to leave their home as an inheritance.

Lessons:

- Unit 1: Selling to the Senior Market
- Unit 2: The Unique Needs of Seniors
- Unit 3: Personality Types – Working with the Driver
- Unit 4: Communicating with Seniors
- Unit 5: Talking with Seniors about Purchasing a Home
- Unit 6: Installment Sales
- Unit 7: Part III: More Tax Issues – "Death and Taxes!"
- Unit 8: Facts of Life – and Death
- Unit 9: Things to Consider

Transferability of Credit

RealEstateExpress.com does not guarantee the transferability of its credits to any other institution unless there is a written agreement with another institution. RealEstateExpress.com does not have a written agreement with any other institution. Full credit is provided for courses completed in their entirety in the form of a completion certificate. We do not offer partial credit, nor is partial credit transferable to another educational institution.

Withdrawal and Cancellation Policy

Occasionally emergencies or circumstances arise that could suddenly prevent a student from beginning their course immediately after registering. If that happens to you, don't worry. American School of Real Estate Express has a liberal Refund Policy in accordance with Colorado Revised Statute 12-59-114. To review Colorado Revised Statute 12-59-114 in its entirety, click [here](#).

Students are eligible for a full refund if a student is not accepted by our school

Students have the right to cancel their course within 3 days from the registration UNLESS the student has started training. RealEstateExpress.com considers a course to have been started once a student has logged into, and moved past and agreed to, the online Orientation and the Terms and Conditions.

After the 3-day cancellation period, there is a \$50 cancellation fee that is withheld from all Pre-license course cancellations. The cancellation fee for Continuing Education courses is \$25. Students are advised of the cancellation fee on the CO sell page and through the school catalogue prior to registration. In addition, this information is provided to students in their course Syllabus, Student Enrollment Agreement, and Terms and Conditions Affidavit.

Students are eligible for a full refund of fees paid if RealEstateExpress.com discontinues the course during the time that the student could have reasonably completed the course. If RealEstateExpress.com should cease operation then, the previous provision does not apply.

To request a cancellation, you must contact American School of Real Estate Express, LLC, first via email: CustomerCare@RealEstateExpress.com, and then by phone at 1-866-739-7277. Upon review of the request, students are contacted and notified of the eligible refund amount. The date of the notification to the student verifying the cancellation, is considered the official termination date of the student.

Students are entitled to refunds, less the \$50 cancellation fee for Pre-license courses or \$25 cancellation fee for Continuing Education courses, based on the chart below. Students who have completed more than 75% of their course are no longer eligible for a refund.

A student terminating training.....	Is entitled to a refund of:
Within first 10% of program (Lesson 1-)	90% less cancellation fee
After 10% but within first 25% of program (Lesson -)	75% less cancellation fee
After 25% but within first 50% of program (Lesson -)	50% less cancellation fee
After 50% but within first 75% of program (Lesson -)	25% less cancellation fee
After 75% (If paid in full, cancellation charge is not applicable)	NO refund

(NOTE: The number of lessons in a course will vary depending on the course. The specific number of lessons for each level of refund will be listed in the enrollment agreement for each individual course and will be course specific.)

Depending on the package you purchase, the number of units per course or courses you may complete for each percentage of the refund will vary.

If you purchased all 6 courses as a package, your refund will be based on the following completion schedule:

A student terminating training.....	Is entitled to a refund of:
Within first 10 % of Program (Law & Practice Unit 1 – 6)	90% less cancellation fee
After 10% but within 25% of program (Law & Practice Unit 7 through Legal Issues Unit 5)	75% less cancellation fee
After 25% but within first 50% of program (Law & Practice completed, Legal Issues completed through Practical Applications Unit 12)	50% less cancellation fee
After 50% but within first 75% of program (Law & Practice, Legal Issues, Practical Applications and Contracts completed through Closings Unit 1)	25% less cancellation fee
After 75% (if Paid in Full, cancellation charge is not applicable)	NO Refund

If you purchased a 5 course Reciprocal Salesperson Package, your refund will be based on the following completion schedule:

A student terminating training.....	Is entitled to a refund of:
Within first 10 % of Program (Legal Issues Unit 1 through 5)	90% less cancellation fee
After 10% but within 25% of program (Legal Issues Unit 6 through Practical Applications Unit 4)	75% less cancellation fee
After 25% but within first 50% of program (Legal Issues and Practical Applications completed through Contracts Unit 1)	50% less cancellation fee
After 50% but within first 75% of program (Legal Issues and Practical Applications completed, Contracts Unit 2 through Closings Unit 3)	25% less cancellation fee
After 75% (if Paid in Full, cancellation charge is not applicable)	NO Refund

If you purchased a 2 course Reciprocal Broker Package, your refund will be based on the following completion schedule:

A student terminating training.....	Is entitled to a refund of:
Within first 10 % of Program (Contracts & Regulations Unit1 through 2)	90% less cancellation fee
After 10% but within 25% of program (Contracts & Regulations Unit 3 through 5)	75% less cancellation fee
After 25% but within first 50% of program (Contracts & Regulations Unit 6 through 10)	50% less cancellation fee
After 50% but within first 75% of program (Contracts & Regulations completed through Closings Unit 5)	25% less cancellation fee
After 75% (if Paid in Full, cancellation charge is not applicable)	NO Refund

RealEstateExpress.com will process any eligible refund within the required 30 day time period after termination.

Credit granted to student for previous training shall not impact the refund policy.

Payments

Payment for the Course is due upon registration through an approved credit card or check through this secure

site. If you do not have a credit card or checking account and wish to use some other form of payment, (such as cash or cashier's check), you can request special handling by e-mailing the administrator: [Customer Care](#). Payments made in any way other than online credit card or online check may incur a special handling charge. Please view our complete refund policy as above or [here](#). To view our Performance Guarantee, [click here](#). If you have chosen a payment plan, the two remaining payments will be made automatically over the next two months, on the same day of the month as your original registration. If your payment does not clear, your course access will be deactivated and you will be contacted to choose another form of payment. Confirmation emails will be sent for payment plans and payments when they are made, via the email address you provided at registration.

Funding

As a Non-Degree school, tuition is paid at registration by credit card or online check debit. We do not offer any funding.

Testing

When you complete each Pre-license course, you must pass a course final. Depending on the course, you have two or three chances to pass this exam. If you do not pass one of the available exams, there is a \$50 fee to retake the exams.

After you pass the required Pre-license courses, you can schedule your licensing exam with PSI, the chosen proctor by the State of Colorado. They have locations throughout the state for your convenience. Their candidate handbook and contact information is provided inside the course with your course materials. You can also visit their website at www.psiexams.com.

When you complete a Continuing Education course, you must pass a course final. You have two chances to pass this exam. If you do not pass one of the two exams, there is a \$15 fee to retake the exam.

Class Schedule

Pre-license courses can be accessed for six months from registration date, with courses expiring at midnight of the last day. 24 hour a day access is available. Continuing Education courses do not expire, however licensees must complete their course prior to their state's mandated license renewal date.

Credit Allowed for Previous Education and Training

The Colorado Division of Real Estate requires that students to complete a 168-hours of Pre-license education before they are eligible to take their state licensing exam and apply for a license. RealEstateExpress.com does not grant credit for previous education and training.

The Colorado Division of Real Estate requires that students complete 24 hours of Continuing Education every three years. Licensees must complete 8 hours of Mandated Core education and 16 hours of Elective education. RealEstateExpress.com does not grant credit for previous education and training.

Equipment Needed

Computer with Internet Connection

Operating System: Windows (2000, XP or higher) and Macintosh.

Microprocessor: 486/25 or higher

Memory: 64 MB Minimum (greater memory will improve performance)

Internet Browser: Our course is best viewed in Internet Explorer for PC's and Safari for Mac's.

Adobe Acrobat: Our supplemental materials are PDF files

Printer: For printing online supplemental materials

Requirements for Graduation and Completion Certificates

To complete this Pre-license program, all seven courses and seven course finals must be completed. To receive a Pre-license course Completion Certificate, a student must successfully complete the following requirements: Read all units and pass unit quizzes, pass each Course Final Exam with a grade of 80% or higher.

After the Course Final Exam has been passed, and the proctor is verified, a Completion Certificate will be available on the student's home page. Completion Certificate's are needed to apply for a license. Students are able to print as many copies as needed. PSI licensing exam information is provided for in the "Exam Instructions" file located in the supplemental materials section of a student's course.

To receive a Continuing Education course completion certificate, a student must successfully complete the following requirements: Read all units and pass unit quizzes, pass a course final exam with a grade of 70% or higher. After the course final exam has been passed, a Completion Certificate will be available on the student's home page. Students are able to print as many copies of their course completion certificate as needed.

Student Grievance Procedure

While we do not anticipate that students will encounter any difficulties during the term of their enrollment in their courses with RealEstateExpress.com, comments are always welcomed. Students are able to contact their instructor directly to express any grievances or comments concerning their course. The instructor may be reached via email at **COinstructor@RealEstateExpress.com**. In addition, comments and grievances may also be sent by email to **customer care@RealEstateExpress.com** or by calling Customer Care at 866-739-7277 (9:00 AM - 4:00PM M-F CST).

Complaints against a school may be filed online with the Division of Private Occupational Schools, through their website at **www.highered.colorado.gov/dpos**. Students must file their complaint within 2 years from the last date of student's attendance, for the Division of Private Occupational Schools to take action. In addition, students can contact the Division of Private Occupational Schools by calling 303-866-2723.

No Credit for Advanced Placement

Apprenticeship councils do not accept training from trade schools for advanced placement if the program is in the apprenticeship area.

Course Postponement

Courses start on the date of registration by the student. Once registered for, a course start date cannot be postponed. The student six month completion time for pre-license courses begins on the date students register for their course. RealEstateExpress.com's refund policy is based on the student's original registration date for their course and refunds will be calculated using this date. Please refer to Withdrawal and Cancellation section of this catalogue.

Non-Discrimination and ADA Policy

Real Estate Express will not discriminate on the basis or race, color, sex, religion, national origin, handicap or familial status in the establishment of fees, entrance qualifications or standards for successful completion of this or any course.

Privacy Policy

We have one of the most stringent and comprehensive in the industry, and completely updated. It can be read it in its entirety by visiting this page on our website:
<http://www.realestateexpress.com/general/PrivacyPolicy.asp>.

Disclosure Statement

Please check with the Colorado Department of Higher Education to confirm certification of this agency (school) and the Colorado Department of Regulatory Agencies – Division of Real Estate to confirm coursework requirements and coursework approval.