

# American School of Real Estate Express

## [www.RealEstateExpress.com](http://www.RealEstateExpress.com)

### 40-Hour Michigan Pre-License Course Catalogue

Volume II – April 2012

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#### Interaction with Instructor and Staff

The Michigan 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.
- **Private Telephone** - 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 left hand corner of your screen, or can be sent directly to [CustomerCare@RealEstateExpress.com](mailto:CustomerCare@RealEstateExpress.com). Email is the preferred method of contact. Weekends, support is provided via email. When on the site, **look for the Live Help Icon** in the right 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. Courses can be accessed for six months from the date of registration, with courses expiring at midnight of the last day. 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.

## Program Goal

This course is expressly designed for potential licensees as defined by the Michigan Real Estate Commission, for the purpose of sitting for the real estate salesperson'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 salesperson's license. This course covers all subjects mandated by the Michigan Real Estate Commission, and includes instruction in real estate law, types of interest and ownership in real estate, home ownership, legal descriptions, titles, liens, taxes, encumbrances, listing advertising, appraisal, finance, closings, and professional code of ethics. The Michigan Real Estate Commission requires 4 hours of your course to be on Civil Rights Law and Equal Opportunity in Housing.

## Pre-Requisite Requirements for Enrollment

There are no prerequisite requirements to take this course 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.

## Absences

As this is a self-study internet course, there is no way to have "missed sessions" or absences. Once registered, a student's 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 are available, if needed.

## Course Length

This course has been designated and certified as a 40-hour course by the Michigan Real Estate Commission.

## 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, pass the 50-question section exams, and pass the Michigan Course Final Exam with a grade of 80% or higher. Completion of this 40-hour course qualifies the student to sit for the Michigan state salesperson licensing exam with PSI.

## 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 cause a student to forfeit 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.

## Fees

- Tuition for this course is **\$385.00** (subject to change at any time without prior notification). This includes all of online supplemental materials, completion certificate, technical support, and customer care support.
- Final Exam reset fees (if needed) are **\$50**.

- Sixty (60) day course extensions (if needed) are **\$100**.

### **Refund Policy**

All tuition and fees paid by the applicant shall be refunded if the applicant is rejected by the school before enrollment. An applicant fee of not more than \$25.00 may be retained by the school if the applicant is denied. All tuition and fees paid by the applicant shall be refunded if requested within three (3) business days after signing a contract with the school. All refunds shall be returned within 30 days.

A student may cancel their registration for any reason up to eight (8) business days from date of purchase if they have not completed any portion of the course. A \$50 administration fee will be withheld from the refund amount. Cancellation requests must be received by midnight of the eighth business day from registration date.

To request a cancellation, the student must contact American School of Real Estate Express, LLC, first via email: [CustomerCare@RealEstateExpress.com](mailto:CustomerCare@RealEstateExpress.com), and then by phone at 1-866-739-7277.

### **Class Schedule**

New class sections begin 7 days per week, 52 weeks a year. Courses can be accessed for six months from registration date, with courses expiring at midnight of the last day.

### **Credit Allowed for Previous Education and Training**

The Michigan Real Estate Commission requires that students to complete a 40-hour Pre-license course 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.

### **Equipment Needed**

#### **Computer with Internet Connection:**

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

Microprocessor: P300 or higher

Memory: 512K RAM (greater memory will improve performance)

**Internet Browser: Our course is best viewed in Internet Explorer (Version 8 and above turn on Compatibility View).** If you are using Firefox or another browser, it may work until you get to an exam. You may have to switch to take the exam.

Printer: For printing online supplemental materials

Adobe Acrobat: Our online textbook and supplemental materials are PDF files. Many computers already have the Acrobat Reader software installed, but for those that don't, please use [this link](#) to download the free software.

### **Supplemental Course Materials**

On the student's course home page, there are links to important supplemental information; Michigan real estate law, math supplement (answer key) and testing instruction letter. The math supplement gives students step-by-step instructions for working through the math problems throughout the entire course.

### **Placement Assistance**

RealEstateExpress.com does not offer placement assistance.

### **Requirements for Graduation and Completion Certificates**

To complete this course and receive a Completion Certificate, a student must successfully complete the following requirements: Read all units and pass unit quizzes, pass the 50-question section exams, and pass the Michigan Course Final Exam with a grade of 80% or higher.

After the Michigan Course Final Exam has been passed, 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.

### **Facilities**

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.

## **Non-Discrimination and ADA Policy**

Real Estate Express will not discriminate on the basis of 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 in its entirety by visiting this page on our website: <http://www.realestateexpress.com/general/PrivacyPolicy.asp>.

# **Course Syllabus for the Michigan 40-Hour Pre-License Salesperson Course**

## **General**

This is the syllabus for the Michigan Pre-License course. Like all curriculum on RealEstateExpress.com, this course is designed for you, the fast-paced, schedule-intensive real estate professional looking for the best courses, delivered in the most efficacious and convenient methodology.

Now available with more tools and features than ever before, your new third-generation RealEstateExpress.com gives you everything you need to take all of your Licensing and Continuing Education courses online, whenever it is most convenient for you. And you can be assured that the process, the courses, and online tools are the best in the industry. RealEstateExpress.com was one of the first state-approved providers of CE courses online, one of the first schools to win the ARELLO certification, and since 1997 has delivered multiplied thousands of CE courses and Pre-licensing curriculum to students from coast to coast.

This syllabus contains the general information and guidelines about the Michigan Pre-License course, including your Instructor contact information, system requirements, and other general parameters and provisions as follows:

## **Course Prerequisites**

This course designed for any individual who wants to become a licensed real estate salesperson with Internet access, and has no prerequisites beyond a willingness to learn. The Michigan Board of Real Estate Brokers and Salespersons requires that a student be at least 18 years of age and have a high school diploma or GED. If you have a criminal record, it is recommended that you check with the Board before continuing with the course.

## **Course Objectives**

### **Section 1**

#### **Michigan License Law – 10 Units**

The student will be able to work in the real estate business in their state with a complete understanding of all the states rules and regulations. As an agent be able to help buyers, sellers, landlords, tenants and understand agency relationships. A student will also learn skills to handle monies, disclose proper information to consumers, and understand the standard forms used by a broker.

Section Review and Exam

Approximate completion time: 4 hours (includes state law)

### **Section 2**

#### **Michigan Licensing Math – 3 Units**

Unit 1: General Math and Closing Debits and Credits

1. Describe useful guidelines for working math problems, including converting basic equality equations, and the "T" method for solving equations.
2. List and characterize the essential items on a closing statement and identify whether they are credits or debits to the seller or buyer.

Unit 2: Prorations

1. Differentiate between and explain the mechanics of the 360-day and 365-day methods of proration

2. Describe the formulas and the mechanics for deriving tax, rent, utilities, and loan interest proration

#### Unit 3: Financial Calculations

1. Explain the formulas and how to solve for interest, principal, interest rates, points, prepayment penalties given two known and one unknown variables.
2. Explain the formulas and how to solve for a loan balance reduction, seller's net proceeds, commissions, and loan-to-value ratios

#### Section Review and Exam

Approximate completion time: 3 hours (includes math supplement)

### Michigan Practice Exam

Approximate completion time: .5 hours (30 minutes)

### Section 3

#### National Ownership

##### Unit 1: Real Estate Characteristics

1. Explain the concept of real estate and discuss its characteristics.

##### Unit 2: Government Influences

1. Explain the ways the government exercises control over private land ownership.

##### Unit 3: Freehold Estates

1. Discuss the different types of freehold estates.

##### Unit 4: Leasehold Estates

1. Define the types of leasehold estates and identify other types of leases.

##### Unit 5: Ownership

1. Describe ways to take title to real estate.

##### Unit 6: Easements and Encumbrances

1. Discuss various types of easements.
2. Explain liens, encumbrances, encroachments, and deed restrictions.

##### Unit 7: Water Rights

1. Identify and discuss the types of water rights.

##### Unit 8: Condominiums Cooperatives

1. Explain the difference between a cooperative and a condominium.

##### Unit 9: Deeds and Conveyances

1. Identify and discuss the types of partnerships.
2. Explain transfer of property and types of deeds.

##### Unit 10: Deed Recording

1. Discuss recording a deed.

##### Unit 11: Title, Descent and Insurance Issues

1. Describe property transfer and explain the requirements for a valid will.
2. Discuss title records and title insurance.

##### Unit 12: Review

#### Section Exam

Approximate completion time: 7 hours

### Section 4

#### National Brokerage

##### Unit 1: Real Estate Brokerage

1. Discuss agency and agency relationships.

##### Unit 2: Agency

1. Explain the duties that are owed to customers and clients in a real estate transaction.
2. Discuss other agency issues, including representation of parties and requirements for collecting commissions.

##### Unit 3: Listing Agreements

1. Define and discuss listing agreements.

##### Unit 4: Seller's Net

1. Compute math problems dealing with seller's net.

Unit 5: Appreciation

1. Compute profit and loss problems.

Unit 6: Real Estate Contracts

1. Discuss different types of contracts.
2. Explain elements of a valid contract, the difference between an offer and a contract, and what happens if a buyer or seller defaults.
3. Describe contract terms and examples of contracts.

Unit 7: Property Management

1. Identify and explain the parts of a management agreement.
2. Describe the duties and responsibilities of a property manager.
3. Discuss leases.

Unit 8: Fair Housing

1. Identify who and what is covered by Fair Housing Law.
2. Describe exemptions and allowed actions under Fair Housing.
3. Identify violations of Fair Housing law.

Unit 9: Investment and Tax Issues

1. Describe important tax and insurance issues surrounding investment and residential property.

Unit 10: Marketing Property

1. Describe important aspects of marketing property.

Unit 11: Review

Section Exam

Approximate completion time: 8 hours

**Section 5**

**National Finance**

Unit 1: Instruments and Clauses

1. Identify the components of a mortgage/deed of trust and the parties to each, and list the five common clauses found in a mortgage/deed of trust.
2. Explain the difference between the loan terms; "Subject To vs. Assuming", define the acronym PITI in regard to loan payments and explain the recording process.

Unit 2: Foreclosure

1. Define the term foreclosure, explain the two types of foreclosures, list the steps in the foreclosure process and explain the outcome if the foreclosure amount does not satisfy the amount owed to the lender.

Unit 3: Money, Interest and Loan Types

1. List and explain the math formulas needed to solve mortgage loan interest calculations, including; simple loan interest, discount points, yield, factor tables, and interest over the life of loan calculations.

Unit 4: Reduction of Loan Principle

1. List and explain the eight steps needed to determine the amount of interest and principal in a mortgage payment, and then calculate the loan balance.

Unit 5: Financing Methods

1. Explain the characteristics of the four types of loan repayment plans.
2. List and define the sixteen methods of financing including mainstream as well as specialty loan alternatives.

Unit 6: Government and Conventional Loans

1. Compare and contrast the characteristics and features of the two government loan programs; FHA and VA.
2. List and explain the major characteristics of the Rural Economic and Community Development program and the two non-government loans; Conventional and Conventional Insured.

Unit 7: Qualifying and Closing the Loan

1. Define the following loan qualifications steps; Buyer qualification, Property qualification, and Title qualification. List and explain the ten loan terms listed on Screen 6.
2. Explain the closing or settlement process, the agent's duties at closing and define the term transfer tax and explain its purpose.

Unit 8: Secondary Mortgage Market

1. List and describe the five major sources of financing available in the primary mortgage market and explain the purpose and role of the Federal Reserve System in the real estate financing market.
2. Explain the secondary mortgage market operations, list and define the three major agencies in the secondary mortgage market.

Unit 9: Investment and Financing Laws

1. List and explain the advantages and disadvantages of real estate as an investment.
2. State the primary purpose of the Truth in Lending Law (Regulation Z), to whom it applies and its major provisions.
3. State the primary purpose of the Real Estate Settlement Procedures Act.

Unit 10: Review

Section Exam

Approximate completion time: 8 hours

**Section 6**

**National Valuation**

Unit 1: Appraisal Process

1. Describe the general process of appraisal and several important constraints imposed on the appraiser in determining market value.

Unit 2: Value Principles

1. Identify and describe principal types of real property value.

Unit 3: Three Approaches to Value

1. Describe the general principles and mechanics of the three approaches to value.
2. Identify the key principles underlying value loss in real property appraisal.

Unit 4: Real Estate Taxes

1. Explain the concept and derivation mechanics of real estate taxation, including ad valorem taxation and special assessment taxation.

Unit 5: Gross Rent Multiplier

1. Define the income multiplier approach to valuation, its formulas, and how it can be used to identify value, income, or the multiplier itself.

Unit 6: Land Use Control

1. Describe essential ways both public and private entities exert control over land use.
2. Explain the process of municipal zoning and the types of zones that result from this form of land use control.

Unit 7: Legal Descriptions

1. Define the three principle forms of legal descriptions and explain how their mechanics function in describing a parcel of real estate.
2. Perform basic measurement calculations used to identify area, length and volumes that apply to parcels of real property.

Unit 8: Review

Section Exam

Approximate completion time: 8 hours

**National Practice Exam**

Student will take a 100 question practice exam to prepare them for the course state final exam. The student must score 80% or better to be able to proceed with the National Pre-License Final Exam.

Approximate completion time: .5 hours (30 minutes)

**Michigan Course Final Exam**

Student must pass at 80% or better to complete the course.

Approximate completion time: 1 hour

## Course Framework and Completion

The Michigan Pre-License Course is built on 6 sections, plus 2 practice exams for state and national sections. The student must also complete a course final exam at 80% or better to complete the course. Like all RealEstateExpress.com courses, you always have access to links associated with the course. Because learning styles vary from student to student, RealEstateExpress.com also provides a number of additional support learning tools and methodologies along with the main content for the course. If you desire deeper information, links to other sites on the course subject are provided. In order to encourage dialogue, this course has a Forum in which you can interact with other students, ask questions, and discuss the subject-matter. Optional quizzes with instant grading and review give immediate snapshots of how much of the course content you are retaining and remembering. While much of this content is optional, in order to complete the course, you must:

- Go through each page in each unit in order;
- Go through all units and exams in hierarchical order;
- Take and pass the 50-question exam at the end of each section.
- Pass the Course Final Exam.

For those that don't pass the state or national final exam the first time, you will have access to a second and third exam to attain a passing grade.

## Technical Requirements

In order to be able to take the Michigan Pre-License course you only need a computer with Internet access. By reason of the fact that you are reading this now, you probably have the requisite hardware and some sort of browser with which to access the web. Because RealEstateExpress.com is a self-contained ASP, (Application Service Provider) you need no special programs or applications to take this or any course found in the RealEstateExpress.com library. If you can point and click a mouse, and use a keyboard, you're more than qualified, and ready to go.

Since 1997, multiplied thousands of real estate salespersons, brokers, and pre-licensees from coast to coast have used this system without a hitch, and with rave reviews. See what others are saying [here](#). And this same system has been used successfully in over 1500 corporations worldwide, to create and deliver specialized training in a variety of other fields. So you can feel confident that the system has been tested and proven to be fast, secure, and extremely user-friendly. As long as you can connect with this site, you should have everything you need for an easy, enjoyable learning experience.

## Procedures for Missed Sessions

There's really no way to have any "missed sessions" here, nor any need for rescheduling missed classes, because with RealEstateExpress.com, whenever you gotta go, you go! By using the handy one-click "Bookmark" tool, you can always leave a course anytime in just seconds, and be able to come back to the same place you left off effortlessly, later that day, or even later that year! RealEstateExpress.com is available 24/7, from any location with Internet access, so you have complete freedom and flexibility to take the course whenever your schedule allows it, or your heart desires it.

Courses are available 7 days a week, 24 hours a day, 52 weeks a year.

## Deadlines and Timelines

Once registered for the Michigan Pre-License course, you have unlimited 24-hour access to the course and all the course features described herein for six months from the date of registration. The Michigan Real Estate Commission requires the Michigan Pre-License course to be 40 hours in length. Your course is written to meet your states' requirements.

Other time considerations include what type of Internet connection or computer you have. If you are on a dial-up phone connection, the quality of the connection will affect the speed with which you are able to progress through the course. Cable and DSL provide a faster connection, allowing you to move through the course at a faster pace. If you have an older computer with low memory, this will also affect the speed in which your computer loads the pages in our course. As stated above in technical requirement, if you are reading this, your system is adequate to take the course.

## Registration Information

Registration for the Michigan Pre-License course is available 24 hours a day through this site from any browser and any location where there is Internet access by clicking on the course name or the registration button. To register, all you need to do is fill in a few fields about yourself and your license, and you are instantly able to select and take any

course on this site. For more details on the process of registration see the Frequently Asked Questions section by clicking [here](#): FAQs. This course is available to students from coast to coast, regardless of location or licensing board, is in a number of states, and is ARELLO certified.

### **Certification Information**

Your certificate of completion will be available on your personal home page immediately after you complete your final exam. Please refer to your online supplemental materials for complete state exam testing information.

Always refer to your state licensing and board requirements for the most current information about your requirements. And, because state requirements and deadlines vary from state to state, be sure check regulations with your local state real estate board.

### **Withdrawal Information**

All tuition and fees paid by the applicant shall be refunded if the applicant is rejected by the school before enrollment. An applicant fee of not more than \$25.00 may be retained by the school if the applicant is denied. All tuition and fees paid by the applicant shall be refunded if requested within three (3) business days after signing a contract with the school. All refunds shall be returned within 30 days.

After three (3) days, a student may cancel their registration for any reason up to eight (8) business days from date of purchase if they have not completed any portion of the course. A \$50 administration fee will be withheld from the refund amount. Cancellation requests must be received by midnight of the eighth business day from registration date.

To request a cancellation, the student must contact American School of Real Estate Express, LLC, first via email: [CustomerCare@RealEstateExpress.com](mailto:CustomerCare@RealEstateExpress.com), and then by phone at 1-866-739-7277.

### **Testing Information**

The exams contained in the Michigan Pre-License course are Section Exams, Practice Exams and Michigan Course Final Exams. Each Course Section is further divided into units, and there are quizzes at the end of each unit. The quizzes are short and available anytime you choose. They are easy to use, and provide quick-click answers and automatic scoring, so you can gauge your understanding of the subject.

### **Final Exams:**

If you achieve the minimum passing score or better on the course final exam, you will have completed the course with a passing grade. If you do not achieve a passing score on this exam, you will be given the opportunity to take a *second and third* 100-question exam.

It is rare for any student taking a RealEstateExpress.com course to not achieve a passing score on these exams, but if you don't get it after third attempt, there is a \$50 fee to have the exams reset. Unlimited resets are not available.

### **Grading:**

All grading of quizzes and/or exams is done automatically and instantaneously whenever you choose to complete a quiz or exam and click on the "grade now" button. The RealEstateExpress.com system electronically calculates your score and displays it, showing:

- The question
- The correct answer
- Your response
- Status

Research shows that quizzes, even the voluntary and optional kind, are some of the best learning tools you can find. So take advantage of these whenever possible.

### **Library and Resource Information**

The Michigan Pre-License course has Internet links throughout the course, pertaining to each state's requirements. Utilize these links for study and bookmark them for future reference.

### **Student Grievance Procedure**

While we do not anticipate that students will encounter any difficulties during their term of 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 [MIinstructor@RealEstateExpress.com](mailto:MIinstructor@RealEstateExpress.com). In addition, comments and grievances may also be sent by email to [customercare@RealEstaeExpress.com](mailto:customercare@RealEstaeExpress.com) or by calling Customer Care at 866-739-7277 (9:00 AM – 4:00 PM M-F CST).

Complaints against a school may be filed on line with the Michigan Department of Energy, Labor and Economic Growth (DLEG), through their website at <http://www.michiganps.net/complaint.aspx>.

### **Feedback**

We invite your comments and feedback about Realestateexpress.com in general or about this course specifically. Arello has a form available at their website at [www.arello.net](http://www.arello.net) which you are welcome to use.

### **Faculty and Contact Information**

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Senior Course Instructor- Richard S. Linkemer, CDEI  
Course Instructor – Joy Stanfill

Instructor Telephone Number - 314-205-1685 (9:00 AM - 4:00PM M-F CST)

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Technical Support- David Goldstein

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