

**Advantage School
of
Real Estate
School Catalogue**

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INTRODUCTION

Advantage School of Real Estate, established in 2004, specializes in real estate education. Advantage School of Real Estate is approved and regulated by the Colorado Department of Higher Education, Division of Private Occupational Schools. Our courses of study are approved and accepted as meeting the educational requirements for licensees. This School catalogue describes our course offerings, important information about the School and our commitment to providing quality real estate education to the public. **Advantage School of Real Estate knows that it is not just a real estate course, it's your career.** We want the student to grow in their knowledge of real estate, then use that knowledge to provide benefits to their clients and customers. We focus on our students gaining knowledge and not on impressing them with the instructor's knowledge.

A career in the real estate field provides you the opportunity to help others and for you to take advantage of your personal strengths. It will also allow you the opportunity for freedom, independence, and security. A career in real estate offers a world of opportunities. Advantage School of Real Estate allows the student to obtain your prelicense education or your continuing education in the comfort of your home or office.

Real estate education is our business. Our goal is to provide extraordinary service to meet the needs of our customers – to do this better than anyone else. Call & see what we have to offer.

PURPOSE

The purpose of our school is to

1. Protect the public through educating the student in their knowledge of the business of real estate.
2. Provide the student with current and timely real estate information in order for the student to provide benefits to the consumer of real estate services.
3. Meet the education requirements of Colorado law and prepare our students for the Colorado state real estate examination.
4. Provide awareness to the student of their contractual and fiduciary duties to involved parties of real estate services.
5. Instill fair and honest business practices.
6. Promote ethics and professionalism as our students journey into their career in real estate.

FACULTY

Cathy Treadway Percefull, administrator and instructor, earned her BSBA in finance, with emphasis in real estate, from the University of Arkansas – Fayetteville. From 1978 - 2002 she held an active Arkansas real estate associate broker license. She holds an inactive real estate license in Colorado. For 24 years, from 1978 to 2002, she was administrator and instructor for Arkansas School of Real Estate. At Arkansas School of Real Estate she developed and instructed courses in Principles of Real Estate for salesperson and broker licenses, appraisal, fair housing, ethics, risk management, agency, buyer agency, REBAC's Accredited Buyer Representation designation course, Arkansas Real Estate License Law, and sales training seminars. She brings her experience in real estate education in establishing Advantage School of Real Estate.

PROGRAMS/COURSES OFFERED

Advantage School of Real Estate offers the latest in real estate education. We believe that the

student will retain the information easier when it is *seen, heard, and written*. Our teaching method has proven again and again to be successful. The State of Colorado sets real estate licensing requirements. We offer a broad and extensive array of course topics. Courses are delivered via several methods, either computer disk, textbook or booklet. Textbook and booklet courses are composed of a student textbook/booklet plus exercise worksheets, quizzes and a final examination. Our prelicense courses are designed so that the student takes quizzes in the same style as the state examination. Each worksheet and quiz answer sheet must be returned to the School in order to receive credit. Worksheets and quiz answer sheets may be returned to the school via mail, fax, or personally hand delivered. Our correspondence courses are designed to teach adults. The **advantage** of taking a correspondence or home study course is the student is allowed to **“work at your pace, at your time schedule.”** Home study courses allow the student the luxury of not having to adjust a busy work schedule for a classroom course. Home study allows the student to take classes without a classroom. Any questions the student has can be answered by contacting the School by phone, fax, email or mail.

Prelicensing Courses

Our state approved prelicensing Associate Broker Course assists the student in understanding the dynamics of the real estate business along with preparing them to sit for the state licensing examination. Colorado law requires the exam applicant to have completed 48 hours in real estate law and real estate practice, 48 hours in understanding and preparing Colorado real estate contracts, and 72 hours of study in trust accounts and record keeping, real estate closings, current legal issues, and practical applications. As the main principles of real estate textbook, we use the latest edition of Real Estate Fundamentals, Wade E. Gaddy Jr. and Robert E. Hart. The Real Estate Study Guide CD will be offered to the student, as an optional learning tool, to reinforce the information. The Colorado Real Estate Manual and a school workbook is the text used for state specific information. These books in combination with the exam prep Questions and Answers to Help You Pass the Real Estate Exam prepares the student to sit for the state test. Over 1800 practice questions will be covered in preparing for the state licensing examination. This combination of *seeing, hearing, and writing* throughout the course provides the student with the repetition needed to absorb and learn the fundamentals of the business of real estate.

Continuing Education Courses

We believe in continuing education. Real estate is a changing industry and the licensee will have a desire for personal excellence. Those reasons call for constant training. We want you to walk away knowing you got your money's worth. Continuing education provides the licensee the opportunity to increase their knowledge in specific areas of the real estate business. With expanded knowledge in a specific topic the licensee has the opportunity to provide benefits to their clients and/or customers, improve their success rate and increase their earnings. We offer a wide variety of content rich continuing education topics. Colorado real estate license law requires licensees to complete a minimum of 24 hours of continuing education in order to renew their licenses. We offer the real estate practitioner a diverse and content rich curriculum of elective CE courses from which to choose.

Home Study Continuing Education Courses

4-Hour Property Management & Managing Risk

The specialty field of property management is a growing segment of the real estate business. This course introduces the student to the issues property managers deal with and helps you understand the principles underlying the property management profession. Information covered include the manager-owner relationship, the management plan, leases and tenant issues, managing residential properties, and managing emergency and tenant safety issues.

4-Hour Environmental Issues in Your Real Estate Practice

The real estate licensee is expected to be informed on environmental hazards. This timely topic includes information covering lead based paint, radon, asbestos, the water supply, indoor pollutants, wetlands and endangered species, and environmental reports.

4-Hour Fair Housing

This content filled course covers the fair housing laws, protected classes, exempted persons, enforcement, and includes case studies to assist the licensee in learning how to establish business practices in compliance with the fair housing laws.

4-Hour Ethics & Real Estate

Real estate practitioners face ethical dilemmas on a daily basis. The licensee will become aware of ethical dilemmas in the real estate business, sources for motivating ethical behavior and come away with a blueprint for ethical decision making.

4-Hour Red Flags Property Inspections

Visible defects, or red flags, in a home can affect its value or desirability. This course will bring to the licensee's attention red flags which could indicate potential problems for their transaction. Topics address what are red flags, what causes red flags, inspecting for red flags outside and inside the home, and environmental hazards.

4-Hour Buyer Representation in Real Estate

Buyer representation is one of the industry's most important trends. Buyer agency has contributed to the way real estate professionals think about and conduct business on a daily basis. Chapters include foundations of buyer agency, presenting buyer agency, implementing buyer agency, due diligence as a buyer's agent, and incorporating buyer agency into existing real estate practice.

4-Hour Risk Management

Risk management addresses a plan of action to help the real estate practitioner minimize risk of liability. Topics covered include disclosure of environmental hazards, agency, misrepresentation, nondisclosure and unauthorized practice of law, fair housing laws, ADA, and antitrust laws.

PROGRAMS/COURSE TUITION AND FEES

Associate Broker Course

Students registered for the precicensing course pay a registration fee of \$150. Tuition for the precicensing course is \$195. **Upon signing up for the precicensing course, the student owes the registration fee plus book costs and shipping fee.**

The tuition for the prelicensing course is not due until the course is completed. Upon successful completion of the course and tuition paid in full, the Certificate of Completion will be issued. The School provides a 3-day cancellation refund policy, see REFUND POLICY.

Texts materials are as follows:

Real Estate Fundamentals		\$50.00	
Questions & Answers to Help You Pass the Real Estate Exam	\$50.00		
Colorado Real Estate Manual & Workbook		\$50.00	
Real Estate Study Guide CD-ROM optional	\$41.00		
Questions & Answers to Help You Pass the Real Estate Exam CD-ROM	\$48.00		Optional

Shipping and handling fees are \$10.

Total Course Costs is \$150 Registration Fee plus \$150 required books plus \$195 tuition for \$495.00

Continuing Education

Tuition for a 4-Hour Home Study Continuing Education Course, using traditional booklet method, is \$40. Shipping fee is \$5. CE tuition includes all materials needed to fulfill the licensee's education requirement.

CLASS SCHEDULE & SCHOOL CALENDAR

All courses are correspondence courses and students may enroll at any time. The beauty of taking a correspondence or home study course is the student can work through the course at THEIR pace, own THEIR time table. There is no need to take time out from a busy workday to sit in a classroom to obtain your real estate education. The School observes the holidays of New Years, Easter, Memorial Day, 4th of July, Labor Day, Thanksgiving, and Christmas.

ENTRANCE REQUIREMENTS

Advantage School of Real Estate has no prerequisites for enrolling in a course or program of instruction. All of our courses are available to the general public. An individual takes a course in real estate for many different reasons. Some are wanting to obtain their real estate license while others are wanting to take the course for personal improvement or for information purposes. There are no age requirements for admission to the School. In order to obtain a Colorado real estate license, the person must be 18 years of age or older. The School does not discriminate among applicants on the basis of race, color, religion, sex, national origin, or handicap. A person with a criminal record needs to contact the real estate commission to see that they may obtain a real estate license.

ENROLLMENT PROCEDURES

Students may enroll in a home study course by phoning the School, by email, or mail. Because of the convenience of our home study courses, students may enroll anytime.

PLACEMENT ASSISTANCE

The School offers no placement service. Questions concerning employment opportunities can be discussed. We offer our graduates employment assistance consisting of job leads and job skill development. The School makes no guarantee, either implied or expressed, of any future employment. The School is prohibited by law from guaranteeing job placement as an inducement to enrolling students.

ATTENDANCE REQUIREMENTS

No classroom attendance is required when enrolling in home study courses.

PROGRESS POLICY

Students have one year, beginning with the enrollment date, to complete a course of study. The School keeps a record of each student containing exam scores and exam dates. Upon payment in full and the successful completion of a course, the student will receive a Certificate of Completion acceptable to licensing authorities. Students not progressing at a satisfactory level will be notified to allow the school to assist the student in improving their performance level. Should the student have to postpone completing a course due to a hardship, for example health problems, the student needs to immediately contact the School allowing for a possible extension to be granted.

GRADING SYSTEM

Each worksheet and quiz answer sheet must be returned to the School in order to receive credit. Course worksheets and exams are graded on the following scale:

90% - 100% = A 80% - 89% = B 70% - 79% = C 60% - 69% = D Below 60% = F

Students enrolled in short - term courses will be issued grades at the end of their course.

CONDUCT POLICY

Students are expected to conduct themselves as ladies and gentlemen in dealing with the School.

STUDENT COMPLAINTS

Students are welcome to contact the School directly with a comment or complaint about the School. Students may also file complaints with the Division of Private Occupational Schools of the Colorado Department of Higher Education, 1560 Broadway, Suite 1600, Denver, CO 80202, (303) 866-2723. All student complaints to be received by the Division must be in writing. There is a two-year limitation on the Division taking action on student complaints. Complaints may be filed online with the Division of Private Occupational Schools and there is a two – year limitation (from student’s last date of attendance) on the Division taking action on student complaints and their web address is <http://www.highered.colorado.gov/dpos>

FACILITIES

Advantage School of Real Estate is located in a home office. One on one tutoring can be arranged. Office equipment includes a copier, computer, printer, fax, and video recorder to meet the School’s needs.

PREVIOUS CREDITS

No credit will be given for attending another school. We have no written agreements with other schools to accept credit. The School does not grant credit for experience. Students need to contact the Colorado Department of Real Estate to inquire whether they will accept toward licensure a person’s real estate experience or previous education.

REFUND POLICY

Refund Policy: Students not accepted to the school and students who cancel this contract by notifying the school within three (3) business days are entitled to a full refund of all tuition and fees paid. Students who withdraw after three (3) business

days, but before commencement of classes, are entitled to a full refund of all tuition and fees paid except the maximum cancellation charge of \$150 or 25% of the contract price which ever is less. In the case of students withdrawing after commencement of classes, the school will retain a cancellation charge plus a percentage of tuition and fees, which is based on lessons, as described in the table below. The refund is based on the last date of recorded attendance.

Refund Table:

Student is entitled to upon withdrawal/termination refund

Within first 10% of program (8.3 lessons), 90% less cancellation charge

After 10% but within first 25% of program (20.75 lessons), 75% less cancellation charge

After 25% but within first 50% of program (41.5 lessons), 50% less cancellation charge

After 50% but within first 75% of program (62.25 lessons), 25% less cancellation charge

After 75% (if paid in full, cancellation charge is not applicable) NO REFUND

Our refund policy

1. The student may cancel this contract at any time prior to midnight of the third business day after signing this contract.
2. All refunds will be made within 30 days from the date of termination. The official date of termination or withdrawal of a student shall be determined in the following manner:
 - a. the date on which the school received notice of the student's intention to discontinue the training program; or
 - b. The date on which the student violates published school policy, which provides for termination;
 - c. Should a student fail to return from an excused leave of absence, the effective date of termination for a student on an extended leave of absence or a leave of absence is the earlier of the date the school determines the student is not returning or the day following the expected return date;
3. The student will receive a full refund of tuition and fees paid if the school discontinues a course/program within a period of time a student could have reasonably completed it, except that this provision shall not apply in the event the school ceases operation.
4. Complaints, which cannot be resolved by direct negotiation between the student and the school, may be filed with the Division of Private Occupational Schools of the Colorado Department of Higher Education, 1560 Broadway, Suite 1600, Denver, Colorado 80202, (303)866-2723.

There is a two year limitation on the division taking action on student complaints. Complaints may also be filed online at higher.ed.colorado.gov/dpos .

5. The policy for granting credit for previous training shall not impact the refund policy.

NO REFUND on opened CD material or on textbooks which have been written in.