



EXPRESS BROKERS ACADEMY, LLC
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Mission

The school's mission is to prepare students to sit for the Maryland Real Estate Salesperson Exam.

Ownership

The school is owned by Express Brokers Realty, LLC. The officers are:

Anjolene Whaley	President
JC Hooker	Director

Staff

Lisa Miller-Scott	Instructor
Brandi Hooker	Instructor

Program Objective

Successful completion of this exam preparation program satisfies the minimum educational requirements for eligibility to take the Maryland Real Estate Salesperson Exam. The program objectives are to satisfy the requirements of the Maryland Real Estate Commission for a license to sell real estate.

School Facility

All exam preparation is held at the school facility, in the conference room (253 sf). Free parking for students is available. For wheelchair accessibility, park on the far left side of the building. The school business hours are: Monday through Friday from 9 a.m. - 5 p.m.

School Calendar: Class coming 2022 (Tuesday and Thursday from 6:00 - 9:00pm) The school will be closed for the following holidays:

New Year's Day • Martin Luther King, Jr. Day • Presidents' Day • Memorial Day • Independence Day
Labor Day • Veteran's Day • Columbus Day • Thanksgiving Day • Christmas Day.

Inclement Weather:

The school's policy regarding the cancellation of classes due to inclement weather follows that of the Prince George's County public school system (K-12). Notifications will be sent out via email. Students may also call the school to verify if classes will be held.

Entrance Requirements

All applicants must be at least 18 years of age and high school (or G.E.D.) graduates. Evidence of both must be provided with a government issued ID with date of birth listed and a copy of a diploma *prior* to enrolling in the program.

NOTE: criminal convictions may affect a student's ability to be licensed.

Enrollment Procedures

Students may request an enrollment agreement/contract by calling or visiting the school by appointment during business hours. To complete enrollment, students must meet with school staff to review and sign the enrollment agreement and complete financial arrangements. When enrolled, a student will be accepted into the next available offering of the program.

The school does not accept credit for previous training.

Attendance Policy

The Maryland Real Estate Commission requires successful completion of 60- clock hours to be eligible to sit for the Maryland Real Estate Salesperson Exam. Therefore, students must attempt to attend every session. Arriving more than 10 minutes late or leaving more than 10 minutes early will count as a full hour of absence.

A student must achieve at least an 80% attendance rate in order to successfully complete the program. When a student misses more than 12 clock hours of the program, the student will be dismissed from the program.

The school does not have a leave of absence policy.

Make Up Policy

Clock hours missed cannot exceed 12 clock hours and *must be made up before the scheduled end date of the program* as indicated in the enrollment agreement. Students must contact school staff to arrange for make-up of missed time (up to a maximum of 12 clock hours) and academic assessments.

Student : Instructor Ratio

The student-to-instructor ratio will not exceed 12:1.

Curriculum Outline:

TOPIC	CLOCK HOURS
Principles of Real Estate	2
Salesperson's Duties and Responsibilities	2
Rules of Agency and Listings	2
Deposits, Escrow and Record Keeping	2
Interest and Rights in Real Property	2
Forms of Ownership	2
Forms of Legal Description	1
Real Estate Contracts and the Law	2
Fair Housing/Equal Opportunity in Housing	2
Ethical Practices in Real Estate (National)	1
Code of Ethics and Professionalism - Maryland	3
MD Real Estate Licensing Laws and Regulations	2
MD Law and Common Violations of the Real Estate Licensure Act of 1982 / Case Studies and Review	1
Regulatory and Consumer Affairs	1
Reciprocity and Dual Licenses (Tri-area issues)	1
Federal and Regional Laws and Practices	2
The Property Manager	3
Landlord/Tenant Relationship	2
Condominium, Cooperatives	1
Transfer of Title to Real Property	2
Real Estate Economics and Fiscal Policy	1
Real Estate Financing	3
Real Estate Mathematics	3
Pricing Property and the Appraisal Process	2
Taxes and Assessments	2
Real Property Insurance and Investments	1
Title Insurance and Settlements	3
Introduction to Commercial Property	1
Land-Use Control	1
Securities and Syndication	1
Residential Construction and Home Inspection	1
Environmental Issues	2
Real Estate Office Management	1
Technology and Real Estate Trends	1
New Home Sales and Marketing	1
Total	60

Grading System

Letter Grade	Grade Scale	<u>Academic Assessments:</u> 4 Quizzes Midterm exam Final exam
A	95-100%	
B	85-94%	
C	75-84%	
F	0-74%	

To successfully complete the program, a student must have received an average minimum score of 75% on final examination. Grades and attendance will be maintained on the student's transcript.

Students must take all 4 quizzes and the midterm exam in order to sit for the final exam. Although required and graded, the quizzes and midterm exam do **not** count towards the required final grade. To successfully complete the program, **one** of the requisites is that a student must have received a minimum score of 75% on the final exam. Grades and attendance will be maintained on the student's transcript.

Satisfactory Academic Progress

If a student receives less than 75% on the midterm, the student will be dismissed immediately from the program and the appropriate refund will be due.

Graduation/Completion Requirements

1. Complete all 60-clock hours of training. (All missed clock hours, up to 12 clock hours, must be made up.)
2. Achieve 80% attendance rate throughout the program.
3. Achieve a minimum score of 75% on final examination.
4. Financial obligations to school must be satisfied.

A **certificate of completion** is awarded upon successful completion of the program.

Re-Admission Policy

Students who have voluntarily withdrawn from the school's program prior to its completion or who were terminated from the school's program due to unsatisfactory attendance or academic progress may re-enroll to be accepted into the next upcoming session. No credit will be granted for any previous training.

Program Costs

Registration fee	\$ 20.00
Tuition	\$ 200.00
Text(s)	\$ 80.00
Total	\$ 300.00
<i>Not included</i> - Maryland Real Estate Salesperson Exam- \$61.00	

Required Course Materials

Modern Real Estate Practice 20th Edition (April 30, 2014) by Fillmore W. Galaty, Wellington J. Allaway, and Robert C. Kyle ISBN 978-1-4754-6372-9

Maryland Real Estate Practice & Law 16th Edition by Dearborn Real Estate ISBN 978-1-07-880596-4

Refund Policy:

1. All monies paid by the student will be fully refunded if the student chooses not to enroll in or to withdraw from the school within seven calendar days after having signed the enrollment contract.
2. If the student chooses not to enroll after the seven-day cancellation period, but before the first day of instruction, the registration fee will be retained by the school.
3. If, after the seven-day cancellation period, a student withdraws or is terminated after the instruction begins, refunds will be made according to the following schedule:

Proportion of Total Program Taught by Date of Withdrawal	Tuition Refund
Less than 10%	90%
10% up to but not including 20%	80%
20% up to but not including 30%	60%
30% up to but not including 40%	40%
40% up to 50%	20%
More than 50%	No Refund

4. If the school closes, cancels or discontinues a course or program, the school will refund to each currently enrolled student all monies paid by the student for tuition and fees and all monies for which the student is liable for tuition and fees.
5. Students are requested, but not required, to notify the School Director or designated school official if they are withdrawing from the school.
6. The date of withdrawal or termination is the last date of attendance by the student. Refunds are based on the last date of attendance.
7. All refunds due will be paid within 60 days of the student's last date of attendance.
8. Books purchased from the school are the property of the student and are not refundable, except within the seven-day cancellation period.

Student Conduct

Successful completion of the Express Brokers Academy, LLC program, qualifies its students to sit for the Maryland Real Estate Salesperson's Exam. It is important for students to display the highest degree of professionalism, ethics, and honesty while in school. Express Brokers Academy, LLC reserves the right to dismiss any student from the school who fails to adhere to the following school policy, including but not limited to:

- Students are expected to be free of alcohol or drugs. If there is a reasonable belief that a student is under the influence of alcohol or illegal drugs, the student will be dismissed immediately.
- Behavior or dress that is disruptive to the learning environment will not be allowed. Examples of what is unacceptable: Exposed underwear, buttocks or midsection; class disruption; student behavior that repeatedly interferes with the instructor's ability to teach.
- If a student engages in inappropriate use of electronics within the class, then his/her rights to use these devices in the future will be forfeited. Example of what is unacceptable: Texting your friends, reading texts while in class, sending or receiving personal emails.
- Any person who threatens, berates or uses abusive language towards a fellow student or staff member will be dismissed from the program.

Student Services, Rights, Privileges and Responsibilities

Free student parking is available for all enrolled students. Student transcripts will be provided upon written request and placement guidance is available by appointment for those who complete the training.

Transcripts: Students wishing to obtain an official transcript must make a request in writing to the school. In order to receive an official transcript, a student must pay \$5.00 by cash, check or money order, payable to Express Brokers Academy, LLC.

Job Placement: While the school cannot guarantee job placement, school staff will be available by appointment to advise students who desire employment guidance and assistance.

Student Grievance Procedure

- A. Students who have a grievance with the school are encouraged to resolve the matter with their instructor within two business days.
- B. If still unsatisfied, the student should address the grievance, in writing, to the School Director.
- C. The School Director (or her/his designee) shall conduct an investigation of the complaint. This investigation may be informal, but it will be thorough, affording all interested persons an opportunity to submit evidence relevant to the complaint.
- D. The School Director will issue a written decision on the grievance, based on a preponderance of the evidence, no later than 10 days after its filing.
- E. If still unsatisfied, the student may submit a written complaint to: the Maryland Real Estate Commission, 500 North Calvert Street, 3rd Floor, Baltimore, Maryland 21202-3651, 410-230-6230, fax: 410-333-0023, e-mail: mrec@dllr.state.md.us; the Secretary of Higher Education at the Maryland Higher Education Commission, 6 N. Liberty Street, 10th Floor, Baltimore, Maryland 21201, www.mhec.maryland.gov; the Attorney General Office, 300 West Preston Street, Suite 302, Baltimore Maryland 21201, 410.767.1861, www.marylandattorneygeneral.gov.

Program Performance

Students and prospective students may obtain information regarding the school's program performance from the Maryland Higher Education Commission at 6 N. Liberty Street, 10th Floor, Baltimore, Maryland 21201, www.mhec.maryland.gov. This information may include, but is not limited to, enrollment, completion rate, placement rate and licensure exam pass rate of graduates.