



CARDINAL
SCHOOL *of* REAL ESTATE

**1309 Mooresville Road
Kannapolis NC 28081**

learn@cardinalschoolofrealestate.com

980-234-8880

WWW.cardinalschoolofrealestate.COM

Policies and Procedures Disclosure

Publication Date:

June 1, 2022

Legal Name of Education Provider:

Cardinal School of Real Estate

Advertised Name of Education Provider:

Cardinal School of Real Estate

Name of School Director:

Staci L Maher

Name of Full-Time School Officials:

Staci L Maher
Michaele Ann Molloy
Lisa Crowder
David Dawe

Education Provider Certification:

Cardinal School of Real Estate is certified by the North Carolina Real Estate Commission. The commission's address is 1313 Navaho Drive Raleigh NC 27609. Any complaints concerning the Education Provider or its affiliated instructors should be directed in writing to the Commission. A link to the Complaint Form is provided on the Commission's homepage (ncrec.gov).

Per *Commission Rule 58H.0204*: The Education Provider must provide each prospective student a copy of the Education Providers Policies and Procedures Disclosure (PPD) prior to payment of any non-refundable tuition or fee. The PPD, which is required by the North Carolina Real Estate Commission, outlines the Education Provider's policies plus the rights and obligations of the Provider and the student. A signed certification that a student received a copy of the PPD must be retained by the Provider.

***NO STUDENT SHALL BE DENIED ADMISSION ON THE BASIS OF AGE, SEX, RACE,
COLOR, FAMILIAL STATUS, HANDICAPPING CONDITION, OR RELIGION.***

Course Offerings.

Cardinal School of Real Estate conducts:

- € the *Broker Prelicensing Course* required to qualify to take the license examination to become licensed as a real estate provisional broker in North Carolina; and
- € the *Post licensing Education Program* needed for a provisional broker to remove the provisional status of such license; and
- € the annual *Continuing Education* courses needed to maintain a real estate license on active status.

Broker Prelicensing Course

Broker Prelicensing Course

Purpose of the Course:

Successful completion of the *Broker Prelicensing Course* is generally required to qualify for the North Carolina (NC) real estate license examination and to obtain a NC real estate broker license. The primary objectives of this course are (1) to provide students with the basic knowledge and skills necessary to act as licensed real estate brokers in North Carolina in a manner that protects and serves the public interest and (2) to prepare students for the NC real estate license examination. This course may only be offered by education providers certified by the NC Real Estate Commission. At Cardinal School of Real Estate, the *Broker Prelicensing Course* consists of a total of 75 instructional hours, including the end-of-course examination.

After passing the Prelicensing course, a student must submit a license application to the NC Real Estate Commission to be eligible to take the license examination. License application instructions are provided in the free publication *Real Estate Licensing in North Carolina* (RELINC) which is available on our website at www.cardinalschoolofrealestate.com under Student Resources and on the Commission's website at www.ncrec.gov. The minimum age requirement to obtain a real estate license in North Carolina is 18.

Course Description

Major topics addressed in the *Broker Prelicensing Course* include basic real estate concepts and law, property taxation, land use controls, environmental hazards, brokerage relationships and practices, real estate contracts, real estate financing, closing a real estate sale transaction, real property valuation, property insurance basics, fair housing laws, landlord and tenant, property management, federal income taxation of real estate, basic construction, basic real estate investment, North Carolina Real Estate License Law and Commission Rules, and Trust Account Guidelines. *Real estate mathematics is an important component of this course and calculations will be required.*

It is expected that students have some degree of aptitude for math already. If you feel you need additional math help you may wish to look into a local community college for a refresher course prior to enrollment. Our role for this class does not include teaching basic math skills.

Course Enrollment Requirements:

The minimum age requirement to obtain a real estate license in North Carolina is 18.

To enroll in the *Broker Prelicensing Course* at Cardinal School of Real Estate, prospective students must register on the school's website at www.cardinalschoolofrealestate.com under the "Get Your License" tab.

Detailed Schedule of Tuition and Fees

Cardinal School of Real Estate accepts the following forms of payment: cash, checks, PayPal or credit cards (Visa, MasterCard) for full tuition at the time of enrollment.

Tuition must be received by: Full tuition payment is due prior to the start of a course.

The penalty for a check returned for non-sufficient funds will be: Student will be charged a \$25.00 return check fee and the check will not be re-deposited. Student must provide a cashier's check for the course amount and return check fee if they wish to continue the enrollment process.

The cost for the course including the final exam and any materials provided during class is \$425. If any exam is given through an online proctoring software the student will be responsible for any fee associated with the online exam. Students will be given that information at the time of the exam.

Textbook:

A student textbook is not included in the fee but is required for both live and online courses.

Textbooks for the live classes may be the printed version or the electronic version. Printed books may be purchased on our website at www.cardinalschoolofrealestate.com under the "Student Resources" tab. We find that the printed version is easier to follow in a live classroom.

They may also both be purchased, printed and electronic versions, directly from Dearborn Education, at Dearborn.com, then scroll to textbooks. You are looking for "Modern Real Estate Practice In North Carolina".

Withdrawals and Transfers / Refunds

A student may withdraw from the Broker Prelicensing course by giving written notice to the school prior to the start of the course. In such event, the student will have the following options:

*The student may transfer to another class or receive a **full refund**.*

A student who terminates enrollment in a Pre Licensing course either with written notice to the school or by no longer attending a course on or after the first three hours of the class will **NOT** be entitled to a refund of any portion of paid Tuition.

Attendance

Broker Prelicensing Course students must attend a minimum of 80% of all scheduled instructional hours. An end-of-course exam will not be administered to any student who does not satisfy the course attendance requirement.

Attendance will be closely monitored, including late arrivals and early departures at the beginning or end of every class session or any scheduled break times. All class time missed will be recorded for each student. Each student will be required to sign in and sign out for each and every session during the term of the course.

Use of Technology in the Classroom

Cardinal School of Real Estate is not responsible for lost or stolen electronic devices.

Cardinal School of Real Estate DOES provide wireless Internet access. The WIFI is “real estate school” and the password is “classroom.”

If wireless Internet access is provided, Cardinal School of Real Estate is not responsible for disruptions in or problems with the service.

Cardinal School of Real Estate DOES allow the use of laptops, tablets, and similar devices in the classroom, provided they do not distract from the learning environment.

If such devices are permitted, the following guidelines will be enforced:

- Students may use electronic devices to enhance their learning, including taking notes, researching class topics, or viewing the on-line version of the book. Sending personal emails/texts, shopping online, visiting social networking sites, or playing games are considered to be disruptions and are not acceptable student conduct. If an instructor discovers that a student is using an electronic device for these (or similar) purposes, the student will be given one warning and the device must be removed from the classroom for the remainder of the course. If the student repeats the offense they will be removed from the class and will not be eligible to complete the class or take the final exam.
- Instructors, at their discretion, may designate times during which students may and may not use their electronic devices during class sessions. If an instructor has directed students to discontinue use of electronic devices, all students must put away their devices immediately. If a student does not follow an instructor’s direction to discontinue use the student will be removed from the class for that session.
- Sound on electronic devices must be muted during class sessions.
- The use of electronic devices (other than a basic calculator) is strictly prohibited during all quizzes and exams.

Final Exam Requirements

The final exam for live classes will be administered in the physical classroom for all live classes at 1309 Mooresville Road, Kannapolis NC 28081.

For Synchronous and Asynchronous distance classes the final exam will be given through our online provider Dearborn.com. The scheduling of the exam for these classes will be provided to you upon completion of the exam. Please note that at this time the time for exam proctoring can be several weeks after you have completed your final exam. Notification will be given to the student as soon as possible to avoid long wait times. The cost for the exam will be the student’s responsibility as well as the scheduling of the exam. Cost of the exam is \$15.00 payable to the provider.

An end-of-course exam will not be administered to any student who does not satisfy the course attendance requirement.

To pass the *Broker Prelicensing Course* and receive a course completion certificate, a student must a) meet the attendance requirements, 80% of classroom time b) timely submit completed in-class and take-home assignments, and c) pass the end-of-course exam. The final exam consists of two sections: National and State. Students should achieve a cumulative grade of 75% on the exam in order to pass and receive a completion certificate.

Students are not permitted to bring laptops, tablets, cell phones or similar electronic devices (other than a basic calculator) to the classroom on the day of an exam. Any student who brings such a device to the classroom on the day of an exam will be required to remove it from the classroom before the exam commences

Cheating

If a student is discovered to be cheating in any manner during an examination, the student will be immediately dismissed, will receive a failing course grade, will not be eligible for any retake or makeup policies, and will be reported to the NC Real Estate Commission [per *Commission Rule 58H .0203(h)*].

End-of-course Exam Make-up and Re-take

Cardinal School of Real Estate WILL NOT allow a *Broker Prelicensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam.

Cardinal School of Real Estate WILL allow a *Broker Prelicensing Course* student who takes the initial exam but does not pass the end-of-course exam to retake the end-of-course exam, if the student receives a cumulative grade of 65% or higher on the first attempt. However, all retakes must be within 30 days of the last scheduled day of the course at a time and date stated by the school. Should a student fail one of the sections of the exam, either National or State, then the student must retake BOTH sections of the exam. Should the student fail on the second attempt they will need to retake the entire prelicense course.

Prelicense Course Retake Information:

Should a student need to retake the *Broker Prelicensing Course* they may do so at the reduced price of \$350.00, subject to the following conditions:

- 1) Student notifies the school upon failure of the final exam of their desire to retake the course, and
- 2) Student enrolls in an upcoming Pre Licensing course within (12) twelve months of their original Pre Licensing course start date. Otherwise, course tuition will be at the original cost of \$425.00.
- 3) Retake students will NOT be issued a new book but will be expected to use the ones provided from the previous class. However, if significant revisions have been made to either the textbook, students will be required to purchase a new textbook for \$55.

Annual Summary Report

During the July 2021 - June 2022 license year Cardinal School of Real Estate has no summary report as it is a new entity.

License Examination Performance Report

During the July 2021- June 2022 license year, Cardinal School of Real Estate had no students therefore there are no statistics at this time.

Student Conduct

Students are expected to conduct themselves in a professional manner. Dismissal without recourse will be imposed for behavior that, in the sole judgment of instructor or staff, reflects negatively on Cardinal School of Real Estate.

Additional School Policies

Procedure for Requesting Special Accommodations

Students requesting special accommodations must contact the school at least two (2) weeks prior to the beginning of the course. School phone is 980-234-8880 or email us at learn@cardinalschoolofrealestate.com

Please note: Individuals requiring reasonable accommodations under the Americans with Disabilities Act (ADA) will have access to the classroom via two separate ramp areas.

Cardinal School of Real Estate complies with the Americans with Disabilities Act and strives to ensure that no individual with a disability as defined by the ADA is deprived of the opportunity to participate in a course.

Schools Right to Course Cancellation or Rescheduling (Refunds)

Cardinal School of Real Estate reserves the right to cancel or reschedule a course as needed. Students enrolled in a rescheduled or canceled course will be given a minimum of 72 hours' notice of the cancellation or revised course schedule.

If a course is canceled or rescheduled, students will have the following options:

- A full refund of the tuition, or
- Transfer to the next available course date for the type of course desired with written notice to Cardinal School of Real Estate.

Inclement Weather

In the event of inclement weather or a local or national emergency, students will be notified by whatever manner has been provided in the student information form. This could be by email, phone or text. Students are asked to check the resource they have provided for contact by the school each day prior to class to be aware of any issues that may facilitate a closing of the school.

Course Schedules

Course schedules are published separately from the PPD. Schedules are available at the school's website www.cardinalschoolofrealestate.com or at NCREC.gov.

Visitors / Guests

Courses at Cardinal School of Real Estate are open to enrolled students only.

Enrolled students MAY NOT bring visitors, guests, or pets to the classroom. Children are not allowed at any time during the course hours. Please do not bring your child or your pet to a class as we do not have any facilities for them or supervision and they will not be allowed in the classroom and may not be left alone in the building during classroom hours.

Weapons/Firearms:

Cardinal School of Real Estate does NOT allow any weapons of any kind to be present in the classroom. If a student has a conceal carry permit, they MUST notify the instructor immediately upon enrolling in the course. Any weapon of any kind must be left at some other location during class times. Failure to follow this rule may result in the student being dismissed from the class.

Broker Post licensing Education Program

Purpose of the Post licensing Program:

The primary objective of *Post Licensing Education Program* is to provide instruction at a level beyond that provided in the *Broker Pre Licensing Course* on topics deemed to be of special importance to licensees.

Per General Statute 93A-4(a1), provisional brokers must complete, within eighteen (18) months following initial licensure, a post licensing education program consisting of ninety (90) hours of instruction in subjects determined by the Commission in order to retain eligibility to actively engage in real estate brokerage.

The Post licensing program consists of three 30-hour courses prescribed by the NC Real Estate Commission that may be taken in any sequence. When a provisional broker has timely completed all three (3) courses, the provisional status of the broker's license will be automatically terminated by the NC Real Estate Commission.

Course Descriptions:

Post 301 - Brokerage Relationships and Responsibilities

Topics addressed in this course include a review of agency relationships in real estate residential and commercial sales and commercial property management transactions, a real estate broker's legal duties to clients and customers, a step-by-step review and discussion of the functions and responsibilities of a real estate broker when working with sellers and buyers, a review of issues associated with transactions in progress when a broker leaves a firm, and a review of license status and education issues.

Post 302 - Contracts and Closing

Topics addressed in this course include selected basic contract law concepts, real estate sales contract preparation, sales contract procedures, buyer's due diligence, closing procedures, Real Estate Settlement Procedures Act, closing disclosure preparation, contracts for deed, options, and selected real estate license status and education issues.

Post 303 - NC Law, Rules, and Legal Concepts

Topics addressed in this course include general NC licensing requirements, brokerage compensation issues, the disciplinary process, specialized types of real estate, property management in NC, and miscellaneous laws and legal concepts.

Tuition Schedule:

Broker Post licensing Courses:

\$225.00 per 30-hour course. The required *NC Real Estate Manual* is not included in the cost of the class.

Books:

Cardinal School of Real Estate DOES allow a student to use the online versions of the *NC Real Estate Manual* and *NC License Law & Commission Rules* booklet during classes.

Each student is required to use the current editions of the *NC Real Estate Manual* and *North Carolina License Law and Commission Rules* booklet in each class, along with the NCREC Square Footage Guidelines for Post 301 and 302.

The printed and/or E-Book version may be purchased from the North Carolina Real Estate Commission (www.ncrec.gov) under the publications tab. You are looking for the North Carolina Real Estate Manual.

Each student must bring his/her copy of the *NC Real Estate Manual* to every Post licensing class session. The same book is used for all three courses but should the edition change, students will need to purchase a new book as to always have the current edition.

Withdrawals and Transfers / Refunds

A student may withdraw from a Post licensing course by giving written notice to the school prior to the start of the course. In such event, the student will have the following options:

*The student may transfer to another class or receive a **full refund**.*

A student who terminates enrollment in a Post licensing course either with written notice to the school or by no longer attending a course on or after the first three hours of the class will **NOT** be entitled to a refund of any portion of paid Tuition.

Detailed Schedule of Tuition and Fees

Cardinal School of Real Estate accepts the following forms of payment: cash, checks, PayPal or credit cards (Visa, MasterCard) for full tuition at the time of enrollment.

Tuition must be received by: Full tuition payment is due prior to the start of a course.

The penalty for a check returned for non-sufficient funds will be: Student will be charged a \$25.00 return check fee and the check will not be re-deposited. Student must provide a cashier's check for the course amount and return check fee if they wish to continue the enrollment process.

Attendance

Post licensing Education Program students must attend a minimum of 90% of all scheduled instructional hours. An end-of-course exam will not be administered to any student who does not satisfy the course attendance requirement. Attendance will be closely monitored, including late arrivals and early departures at the beginning or end of every class session or any scheduled break times. All class time

missed will be recorded for each student. Each student will be required to sign in and sign out for each and every session during the term of the course.

Use of Technology in the Classroom

Cardinal School of Real Estate is not responsible for lost or stolen electronic devices.

Cardinal School of Real Estate DOES provide wireless Internet access. The WIFI is “real estate school” and the password is “classroom”.

If wireless Internet access is provided, Cardinal School of Real Estate is not responsible for disruptions in or problems with the service.

Cardinal School of Real Estate DOES allow the use of laptops, tablets, and similar devices in the classroom, provided they do not distract from the learning environment.

If such devices are permitted, the following guidelines will be enforced:

- Students may use electronic devices to enhance their learning, including taking notes, researching class topics, or viewing the on-line version of the *NC Real Estate Manual*. Sending personal emails/texts, shopping online, visiting social networking sites, or playing games are considered to be disruptions and are not acceptable student conduct. If an instructor discovers that a student is using an electronic device for these (or similar) purposes, the student will be given one warning and the device must be removed from the classroom for the remainder of the course. If the student repeats the offense they will be removed from the class and will not be eligible to complete the class or take the final exam.
- If the wireless Internet access is disrupted during a *Post licensing Education* course, Cardinal School of Real Estate will provide a printed copy of the *NC Real Estate Manual* to any student who had been using the online subscription. The loaned *NC Real Estate Manual* must be returned at the end of the class. A student who fails to return a loaned *NC Real Estate Manual* textbook will be charged \$55 and/or not be allowed to take the final exam until they have paid the fee or returned the book.
- Instructors, at their discretion, may designate times during which students may and may not use their electronic devices during class sessions. If an instructor has directed students to discontinue use of electronic devices, all students must put away their devices immediately. If a student does not follow an instructor’s direction to discontinue use the student will be removed from the class for that session.
- Sound on electronic devices must be muted during class sessions.
- The use of electronic devices (other than a basic calculator) is strictly prohibited during all quizzes and exams.

Final Exam

To pass a *Post licensing Course* and receive a course completion certificate, a student must a) meet attendance requirements, attending 90% of class time b) timely submit completed in-class and take-home assignments, and c) pass the end-of-course exam with a minimum score of 75%.

The end-of-course exam will be administered on the last scheduled day of the course. Should the student fail on the first attempt they will be allowed to retake the exam within 30 days of the failed exam, on a date and time set by the school.

Cardinal School of Real Estate WILL NOT allow a *Broker Post licensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam.

Students are not permitted to bring laptops, tablets, cell phones or similar electronic devices (other than a basic calculator) to the classroom on the day of an exam. Any student who brings such a device to the classroom on the day of an exam will be required to remove it from the classroom before the exam commences.

Cheating

If a student is discovered to be cheating in any manner during an examination, the student will be immediately dismissed, will receive a failing course grade, will not be eligible for any retake or makeup policies, and will be reported to the NC Real Estate Commission [per *Commission Rule 58H .0203(h)*].

Post License Course Retake Information:

At Cardinal School of Real Estate, a student may retake a *Post licensing Education Program* course subject at a cost of \$150.00 and subject to the following conditions:

- 1) Student notifies the school within 10 days upon failure of the final exam of their desire to retake the course

At Cardinal School of Real Estate, a student may retake a *Post licensing Education Program* course subject at a cost of \$150.00 and subject to the following conditions:

Student Conduct

Students are expected to conduct themselves in a professional manner. Dismissal without recourse will be imposed for behavior that, in the sole judgment of instructor or staff, reflects negatively on Cardinal School of Real Estate.

Broker Continuing Education Courses

Purpose of the Continuing Education Program

The primary objective of the mandatory *Continuing Education Program* is to help assure that licensees possess the knowledge, skills, and competency necessary to function in the real estate business in a manner that protects and serves real estate consumers and the public interest.

Per G.S.93A-38.5, brokers must complete eight (8) credit hours of instruction annually in subjects approved by the Commission in order to retain eligibility to actively engage in real estate brokerage. Per Commission Rule 58A .1702, the eight hours must be comprised of an Update course and four credit hours of elective courses.

Course Description(s)

2022-2023 General Update: Material Facts, Dual Agency, Law and Rule Updates, Licensing & Education

2022-2023 Broker-in-Charge Update (BICUP): Material Facts, Dual Agency, Broker in Charge Responsibilities, Law and Rule Updates, Licensing & Education

Electives are:

The Contract Maze - 2430

The primary purpose of this course is to serve as a risk management tool. That is, learn from the actions or inactions of your fellow NC real estate brokers. Along with a detailed dive of our most used contracts.

Agency - Art or Agony - 3301

The primary purpose of this course is to serve as a risk management tool. That is, learn from the actions or inactions of your fellow NC real estate brokers. A secondary purpose of this course is an attempt to “make you think” about your actions or inactions when working with buyers, sellers, tenants or landlords.

And the Court Says - 3217

This elective course is designed as a risk management learning system, as each case in this course involves a NC real estate broker and/or firm and has been considered by the NC Court of Appeals.

Course Materials

Cardinal School of Real Estate will provide each student with a copy of course materials. These will be in the form of printed books or pdfs attached to an email prior to the beginning of class.

Eligibility Requirements for Course Completion Certificate

Per Commission Rule 58A .1705(a):

- In order to receive credit for completing an approved continuing education course, a broker shall:
- (1) attend at least 90 percent of the scheduled instructional hours for the course;
 - (2) provide his or her legal name and license number to the education provider;
 - (3) present his or her pocket card or photo identification card, if necessary; and
 - (4) personally perform all work required to complete the course.

- Early departures from CE courses delivered in-person or via synchronous distance learning are prohibited by Rule 58A .1705.
- Attendance will be closely monitored, including late arrivals and early departures from class sessions and from all scheduled breaks, during in-person and synchronous distance learning courses. All time missed will be recorded for each student

Registration

To enroll in a course at Cardinal School of Real Estate prospective students must register through our website at dwsore.com. Students should pick the appropriate type of class (i.e., prelicense, post license or CE) then click on the register tab.

Tuition and Fees

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School Course Cancellation or Rescheduling / Refund

Cardinal School of Real Estate reserves the right to cancel or reschedule a course as needed. Students enrolled in a rescheduled or cancelled course will be given a minimum of a 1-day notice of the cancellation or revised course schedule.

If a course is cancelled or rescheduled, students will have the following options:

- Transfer to the next available class on the same topic
- Receive a full refund
- Transfer to a different elective if that is the type of class rescheduled and another is available of a different subject matter

Student Withdrawals and Transfers / Refunds

A student may withdraw from a course by giving written notice to the Education Provider prior to the start of the course. In such event, the student will have the following options:

- Transfer to the next available class on the same topic
- Receive a full refund
- Transfer to a different elective if that is the type of class rescheduled and another is available of a different subject matter

A student who terminates enrollment in a course either with written notice to the Education Provider or by no longer attending a course on or after the Continuing Education course class begins will not be entitled to a refund of any portion of paid Tuition.

Additional School Policies

Procedure for Requesting Special Accommodations

Students requesting special accommodations must contact the school at least two (2) weeks prior to the beginning of the course. School phone is 980-234-8880 or email us at learn@cardinalschoolofrealestate.com.

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Course Schedules

Course schedules are published separately from the school PPD. Schedules are available at the school's website www.cardinalschoolofrealestate.com or at NCREC.gov.

Visitors / Guests

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Enrolled students **MAY NOT** bring visitors, pets or guests to the classroom. Children are not allowed at any time during the course hours. Please do not bring your child or your pet to a class as we do not have any facilities for them or supervision and they will not be allowed in the classroom and may not be left alone in the building during classroom hours.

Weapons/Firearms:

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TECHNICAL ASSISTANCE FOR ZOOM PLATFORM.

John Molloy – 928-899-5953
Johnmolloy345@gmail.com

Staci Maher – 704-906-7207
staci@cardinalschoolorrealestate.com

CERTIFICATE OF TRUTH AND ACCURACY

I certify that the policies and information contained in this bulletin are true and correct and that the Cardinal School of Real Estate will abide by the policies herein.

*Staci L Maher
School Director
Cardinal School of Real Estate*

CERTIFICATION OF RECEIPT

I certify that I received a copy of Cardinal School of Real Estate's Policies & Procedures Disclosure prior to the beginning of the first class or payment of any non-refundable course registration fee or tuition.

Full Legal Name of Prospective Student

Date: _____