

1309 Mooresville Road Kannapolis NC 28081 <u>learn@cardinalschoolofrealestate.com</u> 980-234-8880 <u>WWW.cardinalschoolofrealestate.COM</u>

Policies and Procedures Disclosure

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Publication Date:

July 28, 2023

Legal Name of Education Provider:

Cardinal School of Real Estate

Advertised Name of Education Provider:

Cardinal School of Real Estate

Name of School Director:

Lisa Crowder

Name of Full-Time School Officials: Lisa Crowder

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 *Postlicensing 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 <u>www.cardinalschoolofrealestate.com</u> 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, 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 <u>not</u> 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 <u>www.cardinalschoolofrealestate.com</u> 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 Prelicensing course either with written notice to the school or by no longer attending a course <u>on or after</u> 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 instructional 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.

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 instructional 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 80% 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

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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. All course completion requirements, including the passing of the end-of-course exam, must be met no later than 180 days after course registrations. 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. Per Commission Rule 58H .0210(f): A Prelicensing or Postlicensing course student who does not pass the end-of-course exam within 30 days of the last scheduled day of the course must retake the entire course to be entitled to take the end-of-course exam again. All minimum requirements that applied to the original course, including attendance requirements, will apply to a retake of the 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 Prelicensing course within (12) twelve months of their original Prelicensing 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, student will be required to purchase a new textbook for \$55.

Annual License Examination and Summary Performance Report

During the July 2023 - June 2024 license year, Cardinal School of Real Estate had 4 of our students take the 2-part state license examination for the first time within 30 days of completing one of our Broker Prelicensing Courses. 1 of those students passed on their first attempt, resulting in a cumulative 25 % pass rate on the North Carolina Examination.

• 4 of these students completed our In-Person instruction method of the Broker Prelicensing Course. 1 of those students passed, resulting in a 25 % pass rate on the North Carolina Examination.

- Cardinal School of Real Estate did not offer any Synchronous Prelicensing courses during this time period.
- Cardinal School of Real Estate did not offer any self-paced distance Prelicensing courses during this time period.
- Cardinal School of Real Estate did not offer any Blended Prelicensing courses during this time period.

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.

School's 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 cancelled course will be given a minimum of 72 hours' notice of the cancellation or revised course schedule.

If a course is cancelled 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 instructional 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 Postlicensing Education Program

Purpose of the Postlicensing Program:

The primary objective of *Postlicensing Education Program* is to provide instruction at a level beyond that provided in the *Broker Prelicensing 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 postlicensing 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 Postlicensing 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

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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 Postlicensing 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 <u>current</u> 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 (<u>www.ncrec.gov</u>) 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 Postlicensing 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 Postlicensing 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 Postlicensing course either with written notice to the school or by no longer attending a course <u>on or after</u> 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, 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

Postlicensing 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 instructional 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 *Postlicensing Course* and receive a course completion certificate, a student must a) meet attendance requirements, attending 90% of instructional 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. All course completion requirements, including the passing of the end-of-

course exam, must be met no later than 180 days after course registrations.

Per Commission Rule 58H .0210(f): A Prelicensing or Postlicensing course student who does not pass the end-of-course exam within 30 days of the last scheduled day of the course must retake the entire course to be entitled to take the end-of-course exam again. All minimum requirements that applied to the original course, including attendance requirements, will apply to a retake of the course.

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

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

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)*].

Postlicense Course Retake Information:

At Cardinal School of Real Estate, a student may retake a *Postlicensing 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
- 2) Student enrolls in an upcoming Postlicensing course within (12) twelve months of their original Postlicensing course start date. Otherwise, course tuition will be at the original cost of \$225.00.
- 3) Retake students will be expected to use the required *current* NC Real Estate Manual

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.

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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)

2023-2024 General Update (9924): NCREC Top Complaints NCREC on Your Side FAQs Challenges of a Changing Market Legislative Desk: Law and Rules Updates Lifestyles Desk: Licensing & Education

2023-2024 Broker-in-Charge Update (8824): NCREC Top Complaints NCREC on Your Side FAQs Challenges of a Changing Market Legislative Desk: Law and Rules Updates Lifestyles Desk: Licensing & Education Business News: BIC Policies

Electives are:

The Contract Maze - 2430

Agency - Art or Agony - 3301

And the Court Says - 3217

From Dismal to Dynamic Effective Home Staging Techniques- 3584

When No One is Watching The Code of Ethics Beyond Enforcement -3576

The No Drama Transaction- 3913

The Seller Centric Experience- 3911

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, postlicense or CE) then click on the register tab.

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.

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 <u>on or after</u> 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.

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

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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 school 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, 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:

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.

TECHNICAL ASSISTANCE FOR ZOOM PLATFORM.

Lisa Crowder- 704-380-7455 lisa@cardinalschoolofrealestate.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.

Lisa Crowder Education 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.

__Prelicense Students Last 4 SSN#_____

Full Legal Name of Prospective Student

Date: ___

License number:_____

Commented [DC6]: You might want to ask for their license **#** in CE and Postlicensing...and for the last 4 digits of their social security number for Prelicensing.