# REAL ESTATE EDUCATION

## POLICY AND PROCEDURE

## IN GEORGIA

## A MANUAL FOR SCHOOLS AND INSTRUCTORS



# PRODUCED BY GEORGIA REAL ESTATE EDUCATORS ASSOCIATION UNDER A GRANT FROM THE REAL ESTATE EDUCATION, RESEARCH AND RECOVERY FUND

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#### **CONTENTS**

{Note: The page numbers below refer only to the 1999 Printed Edition. There are no page numbers in the 2001 and 2003 internet revisions. Each edition of the manual includes section numbers in each chapter for easy reference. The 2003 internet revision includes necessary changes to charts included at the end of chapters 3 and 4.}

Introdu	uction		1
	The Ge	eorgia Real Estate Commission	1
	Editor'	s Note	3
	Revisio	ons on the Internet	3
CHAP	TER 1	THE APPROVAL OF SCHOOLS BY THE COMMISSION	5
	1.1	Definition of an Approved Real Estate School	5
	1.2	Establishing Minimum Standards for an Approved School	5
	1.3	Minimum Standards and Quality Education	5
	1.4	The School Audit and Investigative Process	6
	1.5	The Initial Application for School Approval {revised 2003}	7
	1.6	School Director and/or Coordinator	7
	1.7	Maintenance of Course and Student Records	8
	1.8	Nonpublic Postsecondary Educational Institutions Act of 1990	8
	1.9	Directors and Owners of the Approved School	8
	1.10	Attendance Standards and Make-up Policy	9
	1.11	Entrance Qualifications	9
	1.12	Commission Required Materials	10
	1.13	Classroom Style Facilities	10

	1.14	Electronic Registration and Communication {revised 2003}	11
	1.15	Compliance with ADA and Policies Against Unlawful Discrimination	11
	1.16	Course Information	12
	1.17	Course Materials	12
	1.18	Evaluating Student Performance – Assessing Proficiency and Final	
		Examinations	12
	1.19	Learning Objectives	14
	1.20	Instructors	14
	1.21	Planned Offerings	15
	1.22	Meetings and Conferences {1.23 in 2001 Edition}	16
	1.23	Course Fees {1.24 in 2001 Edition}	16
	1.24	Notice to Students {1.25 in 2001 Edition}	16
	1.25	Recruiting Is Prohibited {1.26 in 2001 Edition}	18
	1.26	Compliance with Federal, State, and Local Laws	
		{1.27 in 2001 Edition}	18
	1.27	Communication with the Approved Schools Via the Internet {1.22 in 2001 Edition}	19
СНАР	PTER 2	OFFERING APPROVED COURSES	
		AS AN APPROVED SCHOOL	21
	2.1	Establishing Approved Courses and School Record Keeping	22
	2.2	Additional Requirements for Computer-Based Courses	23
	2.3	Definition of In-Class Hours	23
	2.4	Homework Assignments, Student Study, and Instructional Techniques	23
	2.5	Teaching Ethical Decision Making in Approved Courses	24
	2.6	Advertising	25
	2.7	Using the Name of the Commission	25
	2.8	Offering Approved Courses with An Unapproved Entity	25
	2.9	Advertising Examination Passing Percentages	26
	2.10	Minimum Pass Ratio Standards	26

	2.11	Annual Reporting	26
	2.12	Changes and Exceptions	27
	2.13	A Note on "Cram Courses"	28
CHAI	PTER 3	REQUIREMENTS FOR APPROVED RESIDENCE COURSES	29
	3. 1	Unique Requirements: In-Class Hours	29
	3. 2	Unique Requirements: Curriculum	30
	3.3	Unique Requirements: Student Course Completion	
		Certificates {revised 2003}	36
	3.4	Common Requirements: Units of Instruction Not in Prescribed Curricula	37
	3.5	Common Requirements: Course Outlines and Learning Objectives	37
	3.6	Common Requirements: Texts	38
	3.7	Common Requirements: Time	39
	3.8	Common Requirements: Instructors and Instructional Techniques	39
	3.9	Common Requirements: Notice to Students	39
	3.10	Common Requirements: Attendance Monitoring and Makeup Policy	40
	3.11	Common Requirements: Homework, Student Certification, Graded Examinations	40
	3.12	Common Requirements: Records Maintenance	41
	3.13	The State Examination Process {revised 2003}	
			41
	Table	3-1 Common Requirements for Approved Residence Courses	43
	Table	*	
		•	

44

## CHAPTER 4 DISTANCE LEARNING AND COMPUTER-BASED COURSES 45

	4.1	Courses Certified by ARELLO	45
	4.2	In-class Courses Offered Simultaneously at Numerous Sites	46
	4.3	Video-taped or Rebroadcast Replays of Courses	46
	4.4	Computer-based Courses	46
	4.5	Teaching to Mastery	47
		Major Units of Instruction and Modules of Instruction: Rule 520-205 (2) (a) and b) (47); Learning Objectives and Quantitative Criterion for Mastery of Each Objective: Rule 520-205 (2) (c), (d), and (i) (47); Structured Learning Method: Rule 520-205 (2)(e) (47); Diagnostic Assessment and Remediation: Rule 520-205 (2) (f), (g), & (h) (47)	
	4.6	Commission Approval of Course Methodology	48
	4.7	School Evaluation of Course Content and User Friendliness	49
	4.8	Unacceptable Courses and Methodologies	49
	4.9	Instructors	50
	4.10	The Course Completion Certification Statement	50
	4.11	The Written Assignment Certification Statement(s)	51
	4.12	Credit Hours for Computer-based Courses	52
	4.13	Course Examinations	52
	4.14	Responsibilities of Schools Utilizing Computer-based Courses	
		Developed by an Outside Vendor or School	53
	4.15	Notice to Students	53
	4.16	Record Keeping for Computer-based Courses {revised 2003}	55
	Table	4.1 Course and Record-Keeping Requirements for Computer-Based Courses	58
СНА	PTER 5	5 INSTRUCTORS FOR APPROVED COURSES	59
	5.1	Postlicense and Continuing Education Courses	59
	5.2	Prelicense Course Instructors	59

5.3	The Application for Instructor Approval	59
5.4	License Status	60
5.5	Teaching Experience	60
	Formal teaching (60); Informal teaching (60); Company Training (61); Commission Approved Courses (61)	
5.6	Real Estate Education	61
5.7	Real Estate Experience	61
5.8	Formal Education	62
5.9	References	62
5.10	Georgia Instructor Training	62
5.11	Renewal Requirements	63
5.12	Continuing Education Requirements	64
5.13	Instructional Contact with Students	65
5.14	Evaluation of Instructors	65
5.15	Prohibition of Recruiting	65
5.16	The Prelicense Instructor and Quality Education	65

## Appendices

- A. The Commission Answers Frequently Asked Questions
- B. Course Completion Certificates {revised 2003}

#### INTRODUCTION

#### THE GEORGIA REAL ESTATE COMMISSION

The role of the Georgia Real Estate Commission is to regulate the real estate brokerage industry through the licensing of practitioners. The laws under which the Commission operates (1) require that practitioners meet certain standards in order to become licensed and (2) prohibit a variety of unfair trade practices. Those laws do not allow the Commission to resolve financial or value disputes.

Some of the Commission's regulatory duties include:

- administering qualifying examinations to new applicants;
- overseeing education programs required of practitioners;
- investigating complaints about improper brokerage activity; and
- imposing disciplinary actions on the licenses of regulated entities found to have violated the licensing act.

The role of the Commission is neither to protect the regulated profession nor to protect consumers. Instead, the Commission's role is to protect the public interest. Protecting the public interest means assuring every individual's right to justice and equal opportunity whether that individual is a consumer or practitioner. Therefore, the Commission must use its best efforts to achieve fair and impartial enforcement of the law.

The Georgia real estate license law, known as Chapter 43-40 of the Official Code of Georgia Annotated, has the principal purpose of protecting the public against unscrupulous practices of licensees. The scope of the Act covers licensing procedures, general regulatory powers, and penalties. The Act empowers the Commission to do all things necessary and convenient for carrying into effect the provisions of the Act. In order to effectuate those provisions, the Commission takes such actions as formally promulgating necessary rules and distributing to the public and licensees materials that help to explain the Act and Commission Rules. Authorizing the publication of this manual is one such act.

In 1972 the General Assembly substantially re-codified Georgia's real estate license law. For the first time, the law mandated educational requirements for licensees. In 1979 the General Assembly mandated post-license education for salespersons and continuing education for licensees. At both times, the Commission authorized publication of basic education materials for approved schools. This manual provides schools, instructors, and other providers of real estate education a publication containing the information and materials needed for the approval processes and the administration of an approved school.

In 1997, when the Georgia Real Estate Educators Association sought authorization to publish a practical manual dealing with educational policies and procedures, the Commission charged the

Association to cover the content areas regarding education in the license law and the regulations and to add substantive areas related to developments in real estate education and the art of teaching.

This text is for reference by real estate educators and real estate schools. It is not designed for teaching, nor is it a substitute for legal advice. The Commission intends that this manual will be supplemented from time to time as content becomes outdated or as new developments occur.

The Commission appreciates the efforts of the members of the Georgia Real Estate Educators Association and others who have contributed their work in the writing and editing of this manual.

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#### **EDITOR'S NOTE**

Throughout this manual, references to "O. C. G. A." are to the Official Code of Georgia Annotated. The Code is a compilation of Georgia laws which are periodically changed by the legislature. The Code is divided into titles, chapters, and sections. For example, "O. C. G. A. § 43-40-25" refers to part of the real estate license law, found at the Official Code of Georgia Annotated, Title 43, Chapter 40, section 25. References to "Rules" or to "Rules and Regulations" are references to the Rules and Regulations of the Georgia Real Estate Commission. These rules begin with the numerical prefixes 520-1, 520-2, 520-3, and 520-5. The complete text of the Georgia License Law and the Rules and Regulations of the Georgia Real Estate Commission may be found under "Online Forms" at the Commission's website, <a href="https://www.grec.state.ga.us">www.grec.state.ga.us</a>. The text is also published by Lexis Publishing {1-800-542-0977, or <a href="https://www.grec.state.ga.us">www.grec.state.ga.us</a>. The text is also published by Lexis Publishing {1-800-542-0977, or <a href="https://www.grec.state.ga.us">www.grec.state.ga.us</a>.

Chapters may contain numbered endnotes that correspond to superscripted numbers in the chapter. Whenever possible, we have cited relevant law in the text. In the 1999 printed edition, we have added appendices containing those portions of the Georgia License Law and the Rules and Regulations of the Georgia Real Estate Commission that relate to real estate education; forms required by the Commission; and references to other resources of interest to real estate educators.

#### **REVISIONS ON THE INTERNET**

The Commission will provide revisions to the Real Estate Policy and Procedure Manual in Georgia under "Online Forms" at the Commission's website:

#### www.grec.state.ga.us

#### **CHANGES IN THE 2001 EDITION OF THIS MANUAL**

In the 2001 edition, the Commission made some changes to the Introduction, to the Table of Contents, and to the Appendices. The following chapter sections contain changes to the 1999 edition:

Chapter 1: 1.4, 1.5, 1.14, 1.20, & 1.22 - 1.27.

Chapter 2: 2.4, 2.11

Chapter 3: 3.2, 3.3, 3.5, 3.13

Chapter 4: 4.1

Chapter 5: 5.3, 5.10.

In internet revisions to the 1999 printed edition of this manual, the Commission may omit some appendices provided in that 1<sup>st</sup> edition. Where possible, internet editions of the manual will direct the reader to the Commission website or to another source for the original appendix item. For questions concerning real estate schools, courses, and instructors, contact the Education Advisor at (404) 656-6704, or by email to educate@grec.state.ga.us.

# The Georgia Real Estate Commission 2001

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#### **CHAPTER 1**

#### APPROVED SCHOOLS

Chapter 520-2, Standards for Real Estate Courses, and Chapter 520-3, Standards for Real Estate Instructors, establish the rules and regulations by which the Georgia Real Estate Commission ("the Commission") approves and regulates the organizations that the Commission calls "approved schools." In Georgia, only schools approved by the Commission may offer approved courses. No organization, instructor, course developer, or speaker may offer a course for credit by the Commission unless the organization, instructor, course developer, or speaker is an "approved school" or an approved school offers the course. The editors have designed the first chapter of this manual to assist in preparing the Application to Offer Approved Courses, the application to be approved by the Commission as an approved school. Applicants for school approval should review all five chapters of this manual before completing and filing the application for approval.

#### 1.1 Definition of an Approved Real Estate School

A real estate school may be a proprietary organization or business school existing primarily to offer approved courses. A school may be a real estate company, a mortgage company, the continuing education department of a college or technical school, or a business specializing in real estate services of some kind (such as home inspection, pest control, or energy services). In each case, the Commission must approve the organization through the review of an initial application filed by the organization. The Commission defines each approved organization as a real estate school, regardless of the number of courses it offers.

#### 1.2 Establishing Minimum Standards for an Approved School

The Commission has designed the regulations in Chapter 520-2 to outline the basic, minimum standards that real estate schools must follow in offering approved courses. The regulations provide the requirements that enable a school to offer courses in a way that protects the public and the real estate industry from unscrupulous practices in education. The requirements of the

regulations form the minimum standards by which a school may operate with the approval of the Commission

#### 1.3 Minimum Standards and Quality Education

The requirements established by the Commission as the minimum standards for real estate education create a basic building block for schools to offer courses that are creative, interesting, and informative. The standards, however, are minimum standards. A school will often discover that the public and real estate licensees require and demand standards that exceed those established by the Commission. The competition of the marketplace in Georgia may require that a school establish policies and procedures that shape an educational program that offers exceptional instructors and teaching methodologies. A school may find, for example, that its requirements for completing an approved course need to include more hours, more homework, more examinations, and tougher standards of completion for students than called for by the Commission's standards. The school, through its director, administrative personnel, and courses has the day to day responsibility of offering quality education. No school may offer approved courses in any way that violates Commission regulations without the written permission of the Commission. However, the Commission encourages schools and instructors to find ways to add value to the dollars and time that students spend in real estate courses.

#### 1.4 The School Audit and Investigative Process

The Commission conducts periodic, on-site reviews of approved schools. School audits enable the Commission to monitor how schools are complying with the Commission's regulations. A typical audit consists of an interview with the school director, the school coordinator, and the instructor(s) of any prelicense courses offered by the school. The Commission staff member will also review the school's files of approved courses (texts, examination copies and answer keys, classroom and homework exercises) and student records (attendance records, homework grades, examination grades, make-up records).

If a student or licensee believes that a school or instructor has violated the license law or the Commission's rules or regulations, the student may file a signed and notarized complaint form with the Commission. The complaint forms are available at the Commission offices. The license law (O. C. G. A. § 43-40-27, *et seq.*) grants the Commission the authority to investigate the actions of any real estate school or instructor when the Commission receives a sworn written request from the public or from a licensee. Rule 520-2-.16 defines the Commission's authority and a school's rights whenever a school audit or Commission investigation reveals serious

problems with compliance with Commission regulations. The Commission may issue a citation, a reprimand, suspend or revoke a school's approval, and impose fines upon a school for violations of the license law, rules or regulations (O.C.G.A. § 43-40-25). Before imposing any sanction, the Commission offers a school or instructor the opportunity to present a case in a hearing process conducted according to Georgia's Administrative Procedure Act (O.C.G.A. Chapter 50, Title 13).

#### 1.5 The Initial Application for School Approval

Rule 520-2-.02 outlines the requirements for the approval of real estate schools. To be considered for approval, an organization must file an application with the Commission. The Commission has placed the <u>Application to Offer Approved Courses</u> under "Online Forms" at the Commission's website, <u>www.grec.state.ga.us</u>, The Commission will consider an application only when the applicant submits it with the application fee of \$ 275.00 (payable only by cashier's check or money order) and when the applicant includes all required documentation.

The Commission staff reviews applications weekly. If an application is complete, the Commission may complete the school approval process within several weeks. By 60 days from the date the Commission receives the application, the Commission will notify the organization of its approval or denial of approval, or the Commission will request additional data or revisions to complete its review of the application.

Upon approval, the Commission issues a number to the school, which is designated as the **school code**. The school code must be on all records certifying students in approved courses. The Commission requires the code on renewal applications and other communication between the school and the Commission.

The Commission approves schools for a four-year renewal period. A school renews its approval by December 31<sup>st</sup> of the fourth year following the year of approval. For example, a school approved by the Commission on November 1, 2002, would renew its approval on December 31, 2006. A school may renew online through the Commission's website or submit a paper application with fee to the Commission. Prior to renewal, the Commission provides a renewal application for each school renewing in December. The renewal fee for an online school renewal is \$200.00. The renewal fee for a paper renewal application mailed or delivered to the Commission offices is \$225.00.

#### 1.6 School Director and/or Coordinator

Besides providing its name, location, mailing address and phone number, each school completing the Application to Offer Approved Courses must name a school director and/or coordinator who will be responsible for certifying student completion of all approved courses. A school may name any person in the organization as the school director or school coordinator. The Commission will address approval certificates, applications, and other correspondence to the person named school director. If the organization names an officer or owner as the school director and that person does not have "hands on" management of the school on a daily basis, the Commission recommends that the organization name a school coordinator who will manage course registrations, communication with students, and correspondence with the Commission. A school may name one person as both the school coordinator and the school director. Upon a school's approval, the Commission authorizes the school director and school coordinator named on the application to sign any documents or correspondence required by the Commission.

The application requires that a school provide the name(s) of the school director and coordinator {see Rule 520-2-.02 (1)(r)}. Rule 520-2-.13 (1) requires that a school immediately report to the Commission in writing any changes in its director, coordinator, name, phone number, location, or mailing address.

#### 1.7 Maintenance of Course and Student Records

Rule 520-2-.10 defines the Commission's standards for the maintenance of course materials and student records by approved schools. The Commission requires that schools maintain all records for at least five years. The Commission does not prescribe how records are to be kept. In other words, schools may develop their own systems of keeping copies of texts, examinations, course outlines, instructors' resumes, attendance records, examination scores, and other information that the Commission requires schools to maintain. Schools may keep paper records in files, drawers, and/or filing cabinets, or they may store records electronically, such as on floppy disks or computer hard disks.

The initial application for school approval requires a school to provide a detailed proposal of records management. An organization must provide a statement of how it proposes to maintain records that reflect the scores earned by a student on all graded exercises and examinations. For small organizations which experience changes in leadership frequently, it is very important to hand on all course records and student records maintained by the school any new school director

or coordinator. The Commission may call upon a school director or coordinator to demonstrate that the school has maintained records for a five-year period.

#### 1.8 Nonpublic Postsecondary Educational Institutions Act of 1990

If the school is subject to the Nonpublic Postsecondary Educational Institutions Act of 1990, it must attach a current certificate from the Nonpublic Postsecondary Education Commission to the application for approval that it submits to the Commission. For additional information on this law, see O.C.G.A. §20-3-250.1, *et seq*.

## 1.9 Directors and Owners of the Approved School

The Application for Course Approval requires that an organization provide a list of all directors and owners of the organization and the address of each director or owner. If an organization or company has a published list of directors or owners, the school may attach that list to the application. If the owner or owners are a partnership or corporation, the organization must include a list of all directors and owners of the parent entity {see Rule 520.02 (1)(c)}.

#### 1.10 Attendance Standards and Make-up Policy

Rule 520-2-.09 gives the minimum standards for student attendance and grades. In Georgia, the Commission defines an in-class hour as sixty minutes of instruction {see Rule 520-2-.03 (2)}. Schools may not count time students spend on breaks as instruction time. Schools must offer students a break from instruction of at least fifteen minutes for every two hours of instruction. In other words, a three-hour continuing education course includes a minimum of three 60-minute hours of instructions with a break of at least fifteen minutes. Schools must offer courses according to this standard. The Commission expects school directors and coordinators to ensure that each instructor or monitor in an approved course enforces this standard.

Due to inclement weather or traffic congestion, schools may experience some students who arrive late or who miss part of the in-class instruction in an approved course. A school may not certify a student as completing any course unless the student has completed each full hour of instruction.

Therefore, schools may develop a "make-up policy," a standard which permits a student to complete all the hours of a course when the student has been late or missed part of a course.

Schools may permit instructors to teach students who require make-up time during break times, immediately after a class session, on days especially scheduled as make-up days, or on an appointment basis with the instructor. The Commission requires a school to conduct make-up time with the instructor. Rule 520-2-.08 (2) requires that instructors utilize no more than thirty minutes of audio or video material toward any required in-class or make-up hours unless the Commission grants written authorization for such material prior to its use.

In the initial application for approval, a school must detail its make-up policy. The school must also provide written information on its attendance standards and make-up policy upon a student's enrollment in an approved course {see Rule 520-2-.11}. A school may determine that for a particular course or as a matter of policy it will offer no make-up policy for any student.

#### 1.11 Entrance Qualifications

A school may have particular entrance qualifications for students. For example, a school may require that a student be a high school graduate, be 17 years of age, or have completed another course as a prerequisite for enrollment. While the Commission does not state specific entrance qualifications in the minimum standards for schools, no school may adopt entrance qualifications which violate the Americans with Disabilities Act or which discriminate based on race, color, sex, religion, national origin, familial status, or handicap {see Rule 520-2-.02 (1)(i)}. On the application for school approval, an organization must state the entrance qualifications which required for students in approved real estate courses {see Rule 520-2-.02 (1)(e)}.

#### 1.12 Commission Required Materials

The Commission may require at some time during a school's approval period that the school play audio or video materials for students for particular courses. For approval, a school must have the equipment to play this material. At a minimum, a school must have access to a cassette tape player and a VHS video tape player. The initial application for approval requires a school to state that this equipment is available to present Commission required material {see Rule 520-2-.02 (1)(f)}.

#### 1.13 Classroom Style Facilities

The application for approval requires a statement that the school will conduct approved in-class courses in traditional classroom style facilities {see Rule 520-2-.02 (1)(g)}. Although the Commission does not describe "traditional classroom style facilities," a reasonable interpretation of the phrase indicates that any room in which courses are presented includes the following: a desk, table or writing surface available for each student for student note-taking; a chalkboard, whiteboard or flip chart; adequate space for comfortable seating for individual students; audiovisual equipment if the course being presented should so require; and other reasonable expectations for a classroom environment, such as adequate heating or cooling systems for a comfortable learning environment.

On the application, an organization should state whether the school will have a dedicated classroom or use rented space for its in-class courses. If a school plans to use a room in a home-office as classroom space, the school must describe the space in the application (for example, that the space has "x" number of desks or chairs for "x" number of students). The Commission will determine if the classroom is adequate for the presentation of real estate courses. For instance, it may be possible to hold courses successfully in an auditorium arranged in a theater configuration with no tables or desks for students. A school may utilize space in hotels, motels, banks, real estate or mortgage company offices, or other rented space if the space is set up as a learning environment. A school may arrange classroom space in a traditional classroom format with a podium or desk at the front of the classroom, in a "chevron" shape, in a "horseshoe" shape, in a "hollow square" format, or an arrangement of desks, chairs, or tables that combines any of these formats. The school director or school coordinator should ask instructors of particular courses what particular classroom arrangement best fosters interaction and communication between the instructor and the students in an approved course.

#### 1.14 Electronic Registration and Communication

The application for school approval requires a statement that the school can follow Commission procedures for electronically registering students and transmitting course completion data to the Commission's approved vendor and/or the Commission {see Rule 520-2-.02 (1)(h)}.

The Commission contracts with Applied Measurement Professionals, Inc. (AMP) of Lenexa, Kansas, for the preparation and computerized administration of state qualifying examinations for salesperson, broker and community association manager licenses. The Commission requires that

each school teaching prelicense courses have the capacity to electronically register through the internet each student with AMP and to transmit course completion data to AMP once the student has completed a prelicense course. This online registration and completion transmission, called REAL, enables the Commission through AMP to schedule students for real estate examinations at one of four test sites in Georgia within five business days of the students' contacting AMP. AMP provides to each approved school instructions and a password for initial entry into the AMP REAL online system. Each new school offering prelicense courses may contact AMP by email at REALSupport@goAMP.com, or by phone at (913) 495-4438. Schools may access the online REAL system at the "Education" area of the Commission's website, or directly at <a href="https://www.goamp.com/info/OED\_pkg.school\_login?p\_client\_code=GACT">https://www.goamp.com/info/OED\_pkg.school\_login?p\_client\_code=GACT</a>.

Effective January 1, 2003, the Commission requires that approved schools transmit course completion information for each postlicense and continuing education course directly to the Commission through the "Education" area of the Commission's website. The school director must accurately enter he school director's social security number and date of birth as registered on the Commission's computerized licensing system in order to establish a school password, user names, and user passwords that enable school personnel to enter course completion data. The Commission does not accept paper course completion certificates for courses completed at a Commission-approved school. All certificates should clearly indicate that a student may retain the certificate for his or her records, but that the Commission will not accept the certificate as verification of course attendance.

## 1.15 Compliance with the ADA and Policies Against Unlawful Discrimination

Rule 520-2-.02 (1)(i) requires that an organization in its application for school approval provide a statement that "the school will comply with all related provisions of the Americans with Disabilities Act ("ADA") and that the school will not discriminate in its fees, enrollment, or completion policies based on race, color, sex, religion, national origin, familial status, or handicap." In general, a school offering approved courses must ensure that each course is accessible to persons with disabilities. The school director or coordinator is responsible for determining if rented facilities comply with the provisions of the ADA. The school must state clearly in the application its compliance with the ADA and its policy of non-discrimination against the protected classes noted in the Commission's regulations. See Section 1.25 for information about compliance with other laws.

#### 1.16 Course Information

Rule 520-2-.02 (2) requires that a school maintain for each course a "detailed course outline with hours to be spent on each subject area that the school will cover in the course and all planned inclass and homework exercises." As a part of the application for approval a school must submit a detailed outline(s) of course(s) that it will offer in the first year of the school's approval {see Rule 520-2-.02 (1)(j)}. The outline of each course must include the hours to be spent on each subject area that the course will cover and all planned in-class and homework exercises.

#### 1.17 Course Materials

The Commission does not endorse or require specific textbooks, homework assignments, course examinations, classroom handouts, computerized displays, or other courseware for any approved course. Each school director, school coordinator, and course instructor is responsible for providing adequate and accurate courseware for each approved course. The application for school approval requires that the organization provide a bibliography of all texts and reference materials that it will use in the course(s) it will offer in the first year of approval {see Rule 520-2-.02 (1)(k)}.

## 1.18 Evaluating Student Performance – Assessing Proficiency and Final Examinations

A school must determine the measures and standards for evaluating the student performance required for a student to successfully complete an approved course. For example, will a school use a final examination with a required minimum score as a measure for the successful completion of a course? Will that final exam be the only determining factor or will graded homework also be a factor? If a school uses both factors, what will be the weight and/or minimum competency level of each? The application for approval must include a comprehensive description of those measures and standards. Assessment measures may include quizzes, graded essays, graded contracts or forms, mid-term examinations, class reports, final examinations, or other sound educational assessments.

The application does not require that a school submit copies of examinations or other assessment measurements for approved courses. However, the school must summarize its grading and assessment measurements in its written notice to students required by Rule 520-2-.11 (see also, section 1.23). The initial application for school approval requires a sample written notice to students.

The curriculum for the salesperson prelicense course requires that students demonstrate proficiency in particular areas of study {see Rule 520-2-.02 (4)}. The Commission requires

schools to develop tests or other assessment measurements for those curriculum subjects. The school must clearly state the passing score on tests, the successful completion of contract forms, or other assessment measurements that the school has developed for that course in the written notice to students for the course. Section 3.2 of this manual provides more detailed information on assessing proficiency in the salesperson prelicense course.

For continuing education courses, the Commission does NOT require a final examination. For those courses, the "standard of completion" involves the student being present for each hour of instruction. The Commission requires that a student be on time and present for each credit hour in order for a school to certify that the student has completed the course.

While continuing education courses do not require an examination, a school may require a quiz, examination, or other assessment tool to determine what the students have learned in the course. A school may require the passing of a final examination for successful completion of a continuing education course. For example, courses that lead to a professional designation offered by a real estate trade association may require that a student pass the examination to receive credit for the course, even if the Commission does not require the examination.

Any course that exceeds twenty-four classroom hours in length must include a final examination as mandated for all sales postlicense courses {see Rule 520-2-.07 (10)}.

Rule 520-2-.04 includes the Commission's standards for examinations for real estate prelicense and postlicense courses. Schools must prepare at least two forms of the final examination for those courses. A school may offer one form for the initial course examination and use the other form for a retake examination should a student fail the first exam. Any student who fails a final examination may take only one retake examination. If the student fails the second examination, the student must repeat the course. A school may charge a fee for the second course.

Final examinations may be in a multiple-choice or essay format. The final examination for salesperson and broker courses must have at least one hundred questions if in a multiple-choice format. The final examination for the Community Association Management prelicense course and the Salesperson Postlicense Course must have no fewer than fifty questions if in a multiple-choice format.

A school may not offer a final examination for sales and broker prelicense courses on a day that includes any instruction. Students must take the final examination for their course on a day that does not include any classroom instruction. The Commission does permit students to take course

final examinations on a day when the school holds in-class instruction in sales post license or community association manager prelicense courses of 25 hours. In other words, a student may take the final examination for postlicense or community association manager prelicense courses on the last day of in-class instruction.

A school that offers an essay examination for a course must ensure that the essay examination is comprehensive and that the examination tests for the key concepts taught in the course.

### 1.19 Learning Objectives

The application for approval must include learning objectives for each instructional hour of the course or courses that the school will offer during the first year of the school's approval. Each learning objective should be expressed as what the student will know or can do upon mastery of the content of each hour of study. Chapter 3 of this manual includes more information on developing good learning objectives. Note that Rule 520-2-.02 (2) requires that a school maintain on file detailed learning objectives for each instructional hour of each approved course. If a school contracts with another school to use a course as its own, the school must ensure that it maintains on file a course objective for each hour of instruction. Some older courses developed prior to 1997 may not include learning objectives. All courses offered as new approved courses by any school after January 1, 1997, must include learning objectives.

#### 1.20 Instructors

Chapter 520-3 of the Commission's rules and regulations requires that each instructor in an approved prelicense course have a specific approval to teach prelicense education from the Commission {see also Rule 520-2-.08 (1)}. No school may use an instructor for any prelicense course without the instructor's first having acquired approval from the Commission. Applicants may print the <u>Application for Prelicense Instructor</u> from the "Online Forms" section of the Commission's website. The Commission does permit schools to use guest instructors in prelicense courses (instructors not approved as prelicense instructors) if an approved instructor is present in the course. A school may use a guest instructor in a prelicense course without an approved instructor only with the prior, written permission of the Commission.

The Commission permits schools to hire and use qualified instructors in postlicense and continuing education courses without specific Commission approval of each instructor. A school must maintain a resumé or other biographical information on file which details the qualifications

of the instructor to teach the postlicense or continuing education course {see Rule 520-2-.08(1)}.

In addition, each school must give students the opportunity to evaluate an instructor's performance in each approved course. Schools must maintain either copies of the student evaluations or summaries of the evaluations for each approved course {see Rule 520-2-.02(2)(f)}. Rule 520-2-.13 requires that a school notify the Commission immediately if it terminates any instructor because of the instructor's violation of any provision of Chapter 520-2, Standards for Real Estate Courses.

The application for approval must include a list of all instructors for courses planned within the first year of the school's approval. The Commission must approve instructors of prelicense courses by name according to the requirements of Chapter 520-3 of the Commission's regulations. An approved school appoints or hires instructors of postlicense and continuing education courses and these do not require prior approval of the Commission. Rule 520-.2.08 states that "only instructors with appropriate experience and knowledge of the content areas of Salespersons Postlicense or continuing education courses may teach these courses." Schools must maintain resumes or other biographical information documenting the knowledge and experience for all instructors of postlicense or continuing education courses. Schools may maintain that documentation in the appropriate files for various courses, or in a general file for all instructors. Chapter 5 of this manual provides specific information on the approval of prelicense instructors by the Commission.

## 1.21 Planned Offerings

The initial application for school approval requires that the applicant provide a schedule of planned offerings of any course that the school intends to offer within the first year of its approval. The schedule should include the date, time, and place of the course offerings. Schools may not know at the time of application the exact dates or locations of course offerings. If so, the applicant may provide a proposed schedule of courses, indicating what the school plans to do (for example, that the school plans to offer the course twice a month in rented classroom space in various cities in Georgia).

#### 1.22 Communication with the Approved Schools Via the Internet

The Commission's URL (address on the World Wide Web) is: <a href="www.grec.state.ga.us">www.grec.state.ga.us</a>.

The Commission's web site will be the primary means of communication with the public, with licensees, and with approved schools and instructors. The web site address includes information on the role of the Commission and a listing of current members of the Commission. In addition, the web site contains such information as:

<u>GREC News</u>. Before 1999, the Commission published the <u>GREC Newsletter</u>. This official publication included information on the license law, Commission regulations, current real estate practice, and disciplinary actions by the Commission. The web site includes the most recent editions of this newsletter, which the Commission has published twice a year. Beginning in 2000, the Commission has provided updates and current news through the web site only.

Before 1999, the Commission published the <u>GREC Update</u> ten times a year. This short newsletter provided information on topical issues of interest and concern to real estate licensees. The web site includes the previous editions of the Update.

The Education Section of the Commission through 1999 provides newsletters to all approved real estate prelicense schools and prelicense instructors, and periodic newsletters to approved continuing education schools. The web site includes the most recent <u>Education Newsletters</u> in the "Commission News" section of the website. School directors, school coordinators, and course instructors may check the website monthly for news of importance to approved schools.

<u>Schools Listing</u>. The web site includes a listing of all real estate schools approved by the Commission. The Commission web site provides a link to the web pages of those approved schools that have requested that link. The appendix includes a form that notifies the Commission of a school's web site address.

Online Forms. The Commission provides forms on the web site that real estate licensees may download and print for use.

<u>License Law and Commission Rules and Regulations</u>. The web site provides a complete text of the real estate license law, and of the rules and regulations of the Real Estate Commission.

<u>Related Links.</u> Licensees and schools may link to other state agencies and other states' real estate licensing agencies through links provided on the web site.

<u>Contact the Commission</u>. Finally, the web site provides electronic mail (e-mail) access for licensees and schools to address messages to the Commission or to Commission staff members.

#### 1.23 Meetings and Conferences

The Commission conducts an annual school meeting for approved schools and prelicense instructors, usually in late November or early December. Each meeting counts for six hours of continuing education credit for prelicense instructors, who must complete a total of twenty-four hours of instructor continuing education in each four-year renewal period. The program includes presentations on changes in regulations or procedures for real estate schools or real estate examinations. The Commission mails registration forms to each approved school and each prelicense instructor several months before the meeting and posts the registration form under the

'Commission News/Education News" area of the Commission's website.

#### 1.24 Course Fees

The Commission neither dictates nor limits the fees that a school may charge for a particular course. A school may establish its own registration fees, enrollment fees, book fees, and refund policies. Good business practice encourages the school to clearly state these fees in writing prior to a student's enrollment in any course. The initial application for school approval requires the applicant to provide the fee schedule for all courses planned for the first year of the school's operation after the initial approval by the Commission.

#### 1.25 Notice to Students

The Commission requires each approved school to inform each student of specific information upon the student's enrollment in an approved course. Providing this information in writing permits the student to decide whether to take the course and to fully understand the standards and requirements for completing the course. Rule 520-2-.11 outlines the information required by the Commission. A school may add its own information to that required by the Commission. A school may title the written information as "Notice to Students," "School Policies," "Student Information," or any other way that the school deems appropriate.

The written information required by the Commission may be presented in several formats. The Commission does not require a school to provide all the information at once or in one statement. For example, a school may provide some information about the course and instructor in its written advertisements and the remaining information in a written confirmation sent to students who enroll in the course. Schools that register students immediately before a class offering must ensure that they

give all students the written information required by the Commission no later than the time they register for the course at the classroom site.

An applicant for school approval must provide a sample "Notice to Students" with the initial application for school approval. The notice that the school provides may be on company or school stationery and in separate written statements. If an applicant does not provide a sample of all of the written information required by the Commission with the application for school approval, the Commission will return the application unprocessed.

The written information required by the Commission must include:

- 1. a statement that the Commission has approved and notification of when the school must renew its approval;
- 2. the number of credit hours for prelicense, postlicense, or continuing education that the school offers for the course;
- 3. information indicating whether the course will be offered as an in-class (resident) course, or whether the course is a computer-based (independent study) course;
- 4. whether the course is a prerequisite for licensure as a salesperson or broker, whether it satisfies all or a part of the hours required for that license, and if only a part of those hours, how many hours it meets and what other course(s) the student must complete to fulfill all of the requirements;
- 5.. biographical information on the instructors who will teach the course;
- 6. a detailed and thorough description of the school's homework, examination, and grading policies;
- 7. a statement of the schools attendance requirements including notice that the student must be on time and present for all in-class hours to receive credit for the course, and a statement indicating how students will make-up absences (if the school has adopted a make-up policy).
- a specific, written statement that the school will not allow recruiting during the course or on the school premises immediately before or after a class presentation and that the school or instructor will promptly report any violation of this rule to the school director/coordinator or the Commission {see Rule 520-2-.15(1)};

- 9. for <u>computer based courses</u>, the name and address of the approved school; the order in which the student must submit homework assignments; that the student must personally complete all instructional modules required to demonstrate mastery of the material and sign the certification statement; that the student must successfully complete all assignments before receiving credit for the course or before attending any required in-class instruction; and also when and where to complete any required in-class instruction;
- 10. any other information which the Commission may require (currently the Commission requires no other information than that presented above).

## 1.26 Recruiting Is Prohibited

A school may not modify the prohibition of recruiting as stated in Rule 520-2-.15 in any way without the express written permission of the Commission. The Commission will return without processing any application for school approval which does not include the prohibition of recruiting in the sample written notice to students. Rule 520-2-.15 (1), prohibiting any recruiting of students during or immediately before or after a class or on the school premises, does not prevent a school from organizing a recruitment session not to exceed two hours in length outside the regularly scheduled hours of in-class instruction. Such a recruitment session shall not count toward meeting the minimum hours required for certification. The school must affirmatively seek the participation of all brokers in that school's general service area and may not hold the session unless fewer than three firms desire to participate.

A school that organizes a recruiting session as permitted by Rule 520-2-.15 (2) must modify the written notice to students to indicate the date and hour of the recruiting session as the rule dictates.

#### 1.27 Compliance with Federal, State, and Local Laws

The Commission does not have jurisdiction over all laws or regulations that apply to an organization it approves to offer real estate courses. An approved school may be subject to various federal, state, or local laws and regulations that govern general business operation. For example, a school should review its responsibilities regarding regulations concerning its business operation such as business licenses, the Americans With Disabilities Act (ADA), equal opportunity and employment laws, the Non-Public Post Secondary Education Act, local advertising and signage regulations, and the federal and state income and unemployment tax laws (this list is not exhaustive). The school owner(s) and the school director should consult with an attorney concerning any licenses, permits, or approvals that any government agency may require besides the Commission's approval in order for the school to conduct

bus

iness as a real estate school.



#### **CHAPTER 2**

## OFFERING APPROVED COURSES AS AN APPROVED SCHOOL

The Commission does not require detailed course applications for individual real estate courses offered by approved schools. To offer a new course, a school must mail or fax the one-page **Application for Course Code and Course Authorization**. to the Commission. Schools may print the application from "Online Forms" at the Commission's website, <a href="www.grec.state.ga.us">www.grec.state.ga.us</a>. The Commission returns the application by mail or fax to the school with an assigned course code for the course. Some continuing education courses may require the Commission's authorization of the course content before the course is offered by the school. The Commission requires a school to submit a course outline with the application for those courses. Chapter 3 of this manual provides more information regarding course authorization.

The Commission only sets minimum standards for schools, instructors, and course offerings. Schools and their personnel provide the interactivity and personality that make the educational process worthwhile and interesting to students.

## 2.1 Establishing Approved Courses and School Record Keeping

The Commission's standards for real estate courses require that all approved courses be educational in nature. For that reason, the Commission does not permit a school to orient approved courses to the passing of the state licensing examinations or other examinations. For that reason, the Commission does not approve credit for so-called "cram courses" that prepare students for licensing examinations (see section 2.13 of this manual).

Approved courses introduce students to the language of the profession and to the basic theories underlying the duties and responsibilities of real estate licensees. Courses should seek to improve licensees' skills in handling the normal business activities of a licensee. Approved courses should require practice in skills and provide many exercises for practice of those skills {see Rule 520-2-.03 (1)}.

Rule 520-2-.02 (2) defines an approved course as "one for which an approved school maintains and will make available to an authorized representative of the Commission" particular information and data. The Commission requires an approved school to maintain this information for at least five years in a form the Commission authorizes. The Commission has authorized schools to maintain the data in paper file format, in computerized records, or in a combination of paper and computer records.

In establishing an approved course, a school must maintain, as a minimum, the following:

- 1. a detailed course outline with hours to be spent on each subject area in the course and all planned in-class and homework exercises;
- 2. specific learning objectives for each instructional hour;
- 3. text materials used;
- 4. daily tests, final examinations, or other materials used to evaluate student performance;
- 5. records that identify each student, the student's attendance record, a final grade, and scores earned on all graded written exercises that determine whether the student passed a course; and
- 6. summaries of student evaluations of the course (a school may maintain individual student evaluations for a course if the school prefers to do so).

Besides the information detailed in Rule 520-2-.02, each school should also maintain:

- 1. the resumé or other biographical information documenting the knowledge and experience of each postlicense and continuing education instructor {see Rule 520-2-.08 (1)}; and
- 2. copies of Commission authorization of any continuing education course that does not seek to improve the knowledge and skills in real estate brokerage activity in the subject areas listed in the curricula for courses outlined in Rule 520-2-.03 {see also Rule 520-2-.07(2)}.

As noted in the introduction to this chapter, each school must provide to the Commission the <u>Application for Course Code and Course Authorization</u> prior to offering the course. The Commission will assign a course code for each new course. Schools should maintain records of the appropriate course codes for each course offered by the school.

## 2.2 Additional Requirements for Computer-Based Courses

Rule 520-2-.10 (2) requires an approved school to maintain specific records for at least five years, in a form that the Commission authorizes, for all computer-based courses. Besides any materials required by Rule 520-2-.02, a school must also maintain in a form the Commission authorizes the following information for each computer-based course:

- 1. the student's name, the course title, the number of hours for the course, the particular software version of the course, and the course serial number;
- 2. a Commission-authorized system to verify the completion of each module of instruction within the computer-based course and the date of completion of the course;
- 3. the scores for each student for all final examinations for those courses requiring such examinations; and
- 4. verification of the above data by the school director/coordinator.

The Commission has authorized a particular written or computerized form as the proper record for an approved school to maintained for each student completing a computer-based course. Schools that contract with another school or course vendor to provide computer-based training must get the appropriate software or other materials to maintain the records for those courses in the proper format. A school must document the successful completion of homework assignments, computer modules, and final examinations in a form authorized by the Commission for each student completing a computer-based course. Chapter 4 of this manual outlines the specific requirements for computer-based courses.

In addition to the above information, a school that develops original computer-based courses must also maintain a copy of the Commission's approval of the course methodology {see Rule 520-2-.05(3)} and documentation on the development and testing processes used in its computer-based courses {see Rule 520-2-.05(4)}.

#### 2.3 Definition of In-Class Hours

The Commission requires schools to meet certain standards when designing and presenting courses. In-class instruction and testing in any course may not exceed six hours per day. An in-class hour is sixty minutes of instruction. The school must hold all in-class instruction between the hours of 8:00 a.m. and 10:00 p.m. with breaks totaling at least fifteen minutes every two hours. The schedule for completing the course should allow ample time to prepare for each in-class session. Instructors may utilize no more than thirty minutes of audio or video material toward meeting any required in-class (or make-up) hours of instruction unless the Commission grants written authorization for such material prior to its use. Although there may be some overlap of required material, instruction for Brokers Prelicense students and Salespersons Prelicense students cannot be presented as a single course for both sets of students; instruction must be separate for each group {see Rule 520-2-.03 (1) (2)}.

## 2.4 Homework Assignments, Student Study, and Instructional Techniques

The Commission recognizes that no single course can provide enough knowledge and practice of skills for a licensee to achieve the highest competency possible. The school, in each course it offers, should make students aware of the need for further study and the perfection of practical skills. Prelicense and postlicense courses should include with each instructional unit appropriate reading assignments and written exercises for completion out of class {see Rule 520-2-.03 (7)}.

A school must require that each of the written assignments completed out of class and submitted for grading by a student include a statement signed and dated by the student stating that he/she has personally completed the assignment {see Rule 520-2-.03 (7)}. The school may not grade any out of class written assignment unless the student has submitted the signed statement. An approved instructor, the school director or the school coordinator must grade written course work that students prepare outside class. A school may include the homework certification statement(s) signed by each student in the records for an approved course. The school must retain homework certification statement(s) in its course files for each student completing a computer-based course.

In approved courses, instructors may use traditional teaching methods such as lecture, discussion, questions and answers, etc. Classroom instruction should also include role play, simulations, or other techniques designed to assist students in mastering such skills as writing offers, presenting offers, calculating costs, pricing property, and complying with fair housing laws.

The Commission requires that schools present courses to students through interactive instructional

techniques, which include immediate exchanges with an instructor in a classroom setting and immediate assessment, and remediation through computer assisted or other audio or audiovisual interactive instruction. Schools cannot attempt to provide instruction primarily by having students: (a) read texts, (b) listen to audio tapes, (c) watch video tapes or films, or (d) study questions similar to those on an examination or by combining elements of (a) through (d) above {see Rule 520-2-.03 (9) and -(10)}.

Once a school receives the Commission's approval, that school must offer every calendar year at least one course designed to help licensees meet the continuing education requirements of the Georgia Code and License Law. This course must be beyond any prelicense or postlicense Courses the school may be offering {see Rule 520-2-.07 (1)}.

#### 2.5 Teaching Ethics in Real Estate Courses

Rule 520-2-.17 requires that every course offered by an approved school for prelicense, postlicense, or continuing education credit include acknowledgment and coverage of the ethical implications of the subject matter of the course. Each school director and instructor in approved courses must determine how to instruct students in the ethical questions or ethical dilemmas which may arise as the student engages in the real life activity or practice taught within the course. New courses offered by approved schools should include ethics in the course outline and in the course objectives.

Educators generally understand ethics as a system through which a person acts upon and acts out personal convictions in order to do the right thing in personal and business relationships. Ethical decision making involves the application of ethics in situations in which there are conflicts between principles or values. Instructors in prelicense and postlicense courses, due to the lengths of those courses, should present the ethical implications related to the subject area(s) of the course using appropriate teaching techniques. Instructors teaching subject areas such as contracts, finance, closing procedures, agency relationships, fair housing, or environmental laws, to name a few, may use techniques such as class discussions, role playing, and case studies to illustrate ethical decision making. Other courses, such as continuing education courses dealing with real estate computer training or other technical training, should include appropriate references to possible ethical problems or situations involved in the practice or technique that the course teaches. In any approved course, instructors may dedicate a particular time period in the course to teaching about ethics, or instructors may teach ethics through references and examples presented in various parts of the course.

#### 2.6 Advertising

The Commission recognizes that schools must advertise courses to attract students. In advertising

courses, schools must comply with Commission regulations related to advertising. Advertising includes any type of solicitation, including advertising through electronic media, such as the Internet or web pages {see Rule 520-2-.14}.

## 2.7 Using the Name of the Commission

If a school wishes to use the Commission's name in advertising, it should indicate that the Commission approves the school as meeting the requirements of Georgia law. Advertisements may not indicate in any fashion that the Commission has any interest in the school other than ensuring that it complies with the standards imposed by Georgia law. If a school uses the phrase "Georgia Real Estate Commission" in an advertisement, this phrase may not appear in larger type than the words and phrases preceding or following the phrase {see Rule 520-2-.14}.

## 2.8 Offering Approved Courses with An Unapproved Entity

To ensure that each student knows which approved school is offering any prelicense course, the Commission requires that an approved school, when advertising a prelicense course of any type (i.e. Salespersons, Brokers, or Community Association Managers), not advertise the course as being offered, sponsored, or conducted by or with a real estate firm or other organization or with an individual which is not an approved school. The school may advertise that it will offer the prelicense course at the location of an unapproved organization only if personnel of the approved school:

- 1. prepare any distributed, printed information about the course, that any advertisement list only the approved school's telephone number, and that the advertisement denotes that the school provided the information and any questions should be directed to the school;
- 2. administer registrations, enrollments and certification of students; and
- 3. maintain all records required by the Commission.

{See Rule 520-2-.14 (2).}

#### 2.9 Advertising Examination Passing Percentages

Commission regulations regarding advertising also state that any advertising of a course must clearly state whether the course is an in-class course or a computer-based course. Additionally, an approved school may not advertise that successful completion of its course will assist an individual in passing a Commission licensing examination unless the advertisement includes the school's passing

percentage in the advertisement.

If the school includes the passing percentage in the advertisement, the type size of the passing percentage has to be at least as large as the reference in the advertisement to passing the examination. In calculating and advertising its passing percentage, an approved school must include the following information:

- 1. that the passing rate of its students is based on the examination to which the advertisement refers; is expressed as a specific percentage; is based on only first-time examinees and so state in the advertisement; and be for the stated calendar year before the advertisement;
- 2. state whether the passing rate given is for the broker, salesperson, or community association manager examination; give the actual number of its students taking the examination in the calendar year cited; and
- 3. give the actual number of its students passing the examination during the calendar year cited.

{See Rule 520-2-.14 (4).}

### 2.10 Minimum Pass Ratio Standards

Any approved prelicense school whose annual percentage of students passing the real estate examination falls ten percentage points or more below the percent of total examinees passing the state real estate examination in any calendar year may have its approval withdrawn or have sanctions allowed by O. C. G. A. § 43-40-25 imposed on it {see Rule 520-2-.16(2)}. The Commission's examination vendor, Applied Measurement Professionals, Inc. (AMP) gives each prelicense school statistical information at the end of each quarter. This information compares passing percentage of the students completing courses at the school with the passing percentage of all the students taking the examination within the state in that quarter. AMP gives each school an annual report on passing percentages at the end of the last quarter of each calendar year. The school director, school coordinator, and prelicense instructors are responsible for improving the quality of the prelicense program in the school, especially if the school's passing percentages are ten percent or more below the average for all examinees in the state.

## 2.11 Annual Reporting

By January 31 of each calendar year, each school must report on forms authorized by the Commission

for the preceding calendar year the number of students who have successfully completed any prelicense, postlicense, and/or continuing education courses in that school {see Rule 520-2-.10 (5)}. The school should include on this report only those students completing courses approved through the school, not courses offered by another school on its campus. Schools may print the <u>Course and Student Report Form for the Preceding Calendar Year</u> from the "Online Forms" section at <a href="https://www.grec.state.ga.us">www.grec.state.ga.us</a>.

# 2.12 Changes and Exceptions

An approved school must report immediately to the Commission in writing changes in its director/coordinator, its name, its phone number, or its location or mailing address. The school must notify the Commission immediately if it terminates its relationship with an instructor because of the instructor's violation of any provision of the rules or license law {see Rule 520-2-.13 (1)}.

If sound educational reasons exist, an approved school may request exceptions, modifications or exemptions to the Commission's regulations. The school must submit such requests in writing with supporting rationales and may implement them only after receiving written authorization from the Commission {see Rule 520-2-.13 (2)}.

### 2.13 A Note on "Cram Courses"

Approved prelicense schools may offer courses that do not meet the standards of Chapter 520-2 and 520-3, if they do not advertise the courses as approved courses. Some prelicense schools offer "cram courses" specifically designed to review course material, improve the students' test-taking skills, and increase the chances of students' passing licensing examinations. If a school advertises that a cram course assists a student in passing the Commission's licensing examinations, it must include its passing percentage and comply with all the requirements of the Commission's regulations on advertising {see Rule 520-2-.14}.

In addition, a school may not offer hours spent in a "cram course" as make-up time or as part of an approved course for any student. Any exceptions require the prior, written authorization of the Commission. If an approved prelicense instructor teaches the course, that fact alone does not permit the school to combine the course with an approved course to provide credit or make-up hours for students. A school, at its discretion, may require students to attend a cram course to review course material. However, the school may not include the hours of the cram, review session as part of the credit hours of an approved course.



# **CHAPTER 3**

# REQUIREMENTS FOR APPROVED RESIDENCE COURSES

The Commission's regulations for prelicense and postlicense courses offered in residence are in Rule 520-2-.03. The regulations for continuing education courses appear in Rule 520-2-.07. Most of the requirements for approved residence licensing and continuing education courses are substantially alike. The major differences involve those elements that are unique to each type of course, such as the curriculum and the number of in-class hours of instruction required. This chapter covers both the requirements that are unique to each course type and the requirements that all of the courses have in common. Tables at the end of this chapter also show the differences and common elements among the course requirements (Tables 1 and 2, respectively).

# 3. 1 Unique Requirements: In-Class Hours

<u>Prelicensing and Postlicensing Courses</u>. Each type of licensing course differs in the number of required in-class hours of instruction. Candidates for the salespersons license must complete a minimum of 75 hours of instruction. Within one year of obtaining the salespersons license, each salesperson must complete a postlicense course consisting of 25 hours of instruction. Candidates for the community association managers license must take a prelicense course of at least 25 hours of instruction. In addition to the minimum age and experience requirements for the brokers license, candidates for the brokers license must complete a prelicense course of at least 60 hours of instruction.

Unless a student has the prior written authorization of the Commission, a student transferring from one course to another course may not count any portion of attendance or work in the former course toward passing the new course {Rule 520-2-.09 (3)}. This regulation applies to students transferring from courses offered by different approved schools. Even if two schools offer courses with identical content, a student may not receive credit from part of an identical course taken at another school without prior authorization from the Commission. Nothing in this regulation prohibits a student from completing a course offered by one school by attending another class session or offering of the course at the same school. Rule 520-2-.09 (3) also prohibits a student who enrolls in a prelicense course offered as a series of courses to transfer credit for a course or courses completed in that series at one school unless the new school offers the identical series of courses.

<u>Continuing Education</u>. The Commission requires that each real estate licensee complete six hours of approved continuing education for each year of the four-year license renewal period. A licensee may

complete the continuing education requirement by taking courses during each year of the renewal period or at any time during the renewal period. In each case, upon renewal, the licensee must provide course completion certificates demonstrating completion of twenty-four hours of approved continuing education courses within the renewal period.

If a licensee has successfully completed the community association managers prelicense, salespersons prelicense, sales postlicense, or brokers prelicense course during a license renewal period, the licensee may count that course as meeting the continuing education requirement for that licensing period. When a licensee has completed the sales postlicense course to meet the 25-hour education requirement for the first year of licensure as a salesperson, this course counts only for six hours of his or her continuing education requirement.

## 3. 2 Unique Requirements: Curriculum

<u>Salespersons Prelicensing Course</u>. Rule 520-2-.03 sets forth the subject areas that schools must introduce and teach in the curriculum of the salespersons prelicensing course. The 75 hour salespersons prelicense course must cover fundamentals in the following areas:

- 1. real estate contracts, including completing and presenting form real estate sales contracts with extensive practice with problems involving new FHA, VA and conventional loans; loan assumptions, brokerage engagements; and leases;
- 2. real estate instruments and conveyances;
- 3. closing procedures (RESPA), including a salesperson's responsibilities at a loan closing conducted by someone else and an explanation of standard closing procedures and documents used in the salesperson's services area;
- 4. the law of agency, including agency disclosure;
- 5. pricing real property;
- 6. real estate financing, including extensive practice in estimating costs of selling and purchasing property and estimating monthly payments;
- 7. community association management activities and property management activities;
- 8. environmental laws;

- 9. taxation;
- 10. city and urban development;
- 11. fair housing;
- 12. antitrust laws;
- 13. safety precautions; and
- 14. Georgia's real estate license law.

The Commission may require or authorize inclusion of other areas in the salespersons prelicense course.

The curriculum listed in Rule 520-2-.03 (4) for the salespersons prelicense course states only general subject areas that the course must cover. School directors and instructors should also review the "Detailed Content Outline" for Georgia real estate examinations provided by the Commission's examination vendor, Applied Measurement Professionals, in the Georgia Handbook\_for Examination and Licensing Procedures. See Section 3.13 of this manual for more information on that handbook. Schools may teach the subject areas of the curriculum in any order using appropriate textbooks or other reference materials in offering the course.

In developing, teaching, and administering the 75-hour salesperson prelicense course, a school must pay special attention to specific assessment measurements required in the curriculum for that course. The Commission requires school directors and instructors to develop forms, tests, or other assessment measurements through which students must demonstrate proficiency in three basic areas: real estate contracts, pricing real property, and real estate financing {see Rules 520-2-.02 (4) (a), (e), & (f)}. Proficiency as understood in this rule is a state of basic competence. In other words, students must demonstrate the expected basic competence of a newly licensed salesperson in the three basic areas outlined in the rule. The school's records for each prelicense course should indicate a grade or the completion of these assessments by each student who completes the sales prelicense course.

Students in the salesperson prelicense course must demonstrate a basic knowledge of "completing and presenting form real estate sales contracts with extensive practice with problems involving new FHA, VA, and conventional loans; loan assumptions; brokerage engagements; and leases...." Rule 520-2-.02 (4) (a). Schools must develop, implement, and document the use of forms representing those types of contracts which students must complete successfully to complete the course. A school may also develop a test or series of tests which require students to demonstrate their proficiency in the types of contracts listed in the

rule. A school may include both the completion of form contracts and tests as its assessment of student proficiency.

Students in the salespersons prelicense course must demonstrate their ability to price real property "in preparing forms which document such pricing by passing a school developed and administered test or by satisfying such other assessment measurements established by the school as the Commission may authorize." Rule 520-2-.02 (4) (e). The ability to assist a homeowner or a buyer in establishing the market price of a home is an essential competence for the new salesperson. The prelicense course must require students to demonstrate this ability through a test or through such exercises as the development of a competitive market analysis, commonly called a "CMA." Schools may combine different types of assessment measurements to ensure that students demonstrate basic competence in this area of study.

In the salespersons prelicense course curriculum, schools must also require students to demonstrate proficiency in real estate financing. Through tests or other measures, students must demonstrate the ability to estimate the "costs of selling and purchasing property" and "monthly payments." Rule 520-2-.04 (f). Students may show their competence in those areas by completing forms which estimate the "seller's net" and the "purchaser's costs" in a real estate sales transaction. Through tests or other measures, schools must also assess each student's basic competence in estimating the monthly payments on various types of real estate loans.

Salespersons Postlicense Course. Rule 520-2-.03 (5) requires that the 25- hour salespersons postlicense course curriculum focus on legal fundamentals and/or basic practices in sales or management of residential, agricultural, commercial, or industrial properties. The Commission does not provide a specific curriculum, outline, or text to satisfy the salesperson postlicense course requirement. Commission regulations do not provide any other details or requirements regarding the content for salesperson postlicense courses. The Commission permits schools to select the course curriculum, texts, and instructors for postlicense courses. A school may choose to develop or offer a postlicense course which provides more hands-on, practical training in areas taught in the salesperson prelicense curriculum, such as a course in writing contracts or a course which trains agents in the disclosures and documents required under the various types of agency relationships permitted by Georgia law. On the other hand, a school may offer a postlicense course which trains licensees in the daily habits, practices, and techniques which have proven successful in real estate sales.

<u>Community Association Managers Prelicense Course</u>. To prepare licensees adequately for community association management and to comply with the Real Estate Commission prelicense course requirements in this category, the 25-hour curriculum must include the following subject areas:

1. property law, including Georgia laws on common interest ownership, public rights and limitations, and fair housing laws;

- 2. forms of ownership including planned unit development (PUD), home owner's associations, condominiums, cooperatives, timeshares, townhouses, and master association relationships and how to interpret community association governing documents;
- 3. contracts and transaction documents including the content and negotiation of management agreements, the nature and content of insurance documents, and resale certificates;
- 4. real estate instruments and conveyances including notices, proxies, and liens and amendments to documents and the requirements for reinstatement;
- 5. the law of agency including identifying and understanding agency relationships and duties between community association managers and association boards, members, and tenants of members; single and dual agency; and agency disclosure;
- 6. financing instruments and basic accounting practices including principles of accounting for trust accounts, for common interest associations, and for lender requirements for recertification;
- 7. Georgia real estate license law;
- 8. ethics in community association management;
- 9. environmental laws; and
- 10. safety precautions.

The Commission may require or authorize inclusion of other areas in the Community Association Managers Prelicense course {see Rule 520-2-.03(3)}. A school may teach the subject areas in any order and use any appropriate textbook for this course.

Brokers Prelicense Course. Rule 520-2-.03(6) states that the 60-hour brokers prelicense course must review the fundamentals that the students learned in the salespersons prelicense course and must teach advanced concepts in those areas. In addition, this course must include significant components covering conducting loan closings, real estate office management, personnel policies, trust account record keeping, discharging a broker's responsibility for associate licensees, and such other areas as the Commission may require or authorize. Schools should consult the detailed content outline included in the **Georgia Handbook for Examination and Licensing Procedures** published by Applied Measurement Professionals to review the specific subject areas included on the state qualifying examination for brokers. The Commission has published a useful reference book, **The Georgia Real Estate Guide to License Law, Brokerage, and Related Topics**,

by Roy T. Black, Ph.D., and Joseph S. Rabianski, Ph.D. (revised, 1996). The Commission provides copies of this publication through the Georgia Association of Realtors (GAR). Schools may contact GAR directly by calling (770) 451-1831.

Continuing Education Courses. Rule 520-2-.07 provides the guidelines for continuing education courses approved for credit by the Commission. Commission regulations do not define the subject areas for continuing education courses, except to say that "Any continuing education course which does not seek to improve knowledge and skills in real estate brokerage activity in the subject areas listed in Rule 520-02.03 must have the prior written authorization of the Commission." Rule 520-2-.07 (2). The subject areas listed in Rule 520-02-.03 include:

- 1. real estate contracts and transaction documents;
- 2. real estate instruments and conveyances;
- 3. real estate closing procedures;
- 4. agency and agency disclosures;
- 5. pricing real property;
- 6. real estate financing and basic accounting practices, including principles of accounting and record keeping for trust accounts and for common interest associations;
- 7. ethics in real estate management and practice;
- 8. community association management and property management activities;
- 9. forms of ownership of real estate;
- 10. environmental laws affecting real estate;
- 11. taxation (in real estate transactions, of real estate, or of real estate investment property);
- 12. city and urban development;
- 13. fair housing;
- 14. anti-trust laws:

- 15. safety precautions (in showing real property and in transporting clients/customers);
- 16. Georgia's real estate license law and laws on common interest ownership;
- 17. real estate office management, brokers' responsibilities for associate licensees, and real estate company personnel policies, and brokers' conducting loan closings.

Courses in any of these subject areas do not require the prior written authorization of the Commission. In other words, the Commission does not require individual approval or authorization of continuing education courses that improve the knowledge or skills of licensees in the subject areas taught in the broker, salesperson, and community association manager prelicense courses. Schools offering continuing education courses must comply with Rules 520-2-.02(2) (materials and information required for approved courses), 520-2-.08(1) (instructors), and 520-2-.11 (written notice to students). An approved school must offer each continuing education course. The Commission requires that continuing education courses be a minimum of three in-class hours in length {see Rule 520-2-.07(2)}. The Commission does not require a school to administer a quiz, test, or examination as a requirement for successful completion of a continuing education course.

When a school wants to offer a continuing education course that does not teach skills or knowledge in a subject area listed above, the school must request written authorization for the content of the course. The Commission provides a specific form for that authorization, the <u>Application for Course Code and Course Authorization</u>, found under "Online Forms" at <u>www.grec.state.ga.us</u>. A course outline must accompany the request, which a school may mail or fax to the Commission. When the Commission receives the request, the Commission staff will review the content of the course and fax or mail the course authorization to the school. If the Commission denies authorization for the course, the Education Advisor will contact the school by telephone or in writing to explain the reasons for the denial.

The Commission will authorize continuing education courses which teach skills or practices which directly relate to the licensee's relationship to clients and/or customers in real estate practice. The Commission will not authorize courses that deal primarily with the licensee's own self-improvement, personal knowledge, or financial security without relating to the licensee's relationships or responsibilities to the public. The Commission often denies authorization for courses designed to be motivational or inspirational in nature, for courses on personality types or styles, or for business courses in human behavior or psychology. Likewise, the Commission may not approve for real estate continuing education credit courses offered to the general public which a real estate licensee might attend (for example, courses in basic computer skills, selling techniques, or other applications beneficial to success in a variety of industries). The Education Advisor or other Commission staff may request more details on a particular course from a school to decide the suitability of the course for real estate continuing education credit.

# 3.3 Unique Requirements: Student Course Completion Certificates

<u>Sales, Broker and Community Association Manager Prelicense Courses:</u> The Commission does not require that a school give certificates to students who pass prelicense courses, since the school transmits passing data for those courses online to AMP, the Commission's examination vendor, through the REAL program. A school may, however, present a certificate to its students if it chooses.

The Appendix includes sample certificates authorized by the Commission prior to January 1, 2003, for community association management, salesperson prelicense, or salesperson postlicense courses. The Commission authorized a separate certificate for completion of an approved broker prelicense course. Each course completion certificate should include the school code assigned by the Commission. A school may develop its own corporate or school certificate for any approved course. However, only the online REAL registration with AMP for prelicense course completion and the Commission authorized online course completion system for postlicense or continuing education courses will ensure proper credit for students completing those courses.

Continuing Education Courses: The Appendix includes the continuing education course completion certificate authorized by the Commission prior to January 1,2003. Each completion certificate should include the school code issued by the Commission. A school may develop its own continuing education certificate to issue to students, provided that it informs the students or includes on the certificate notice that course completion information is transmitted directly by the school to the Commission. Schools must transmit course completion data directly to the Commission through the online course completion system located under "Education" at the Commission's website.

The same procedures for course completion certificates apply to both in-class courses and computer-based courses.

## 3.4 Common Requirements: Units of Instruction Not in Prescribed Curricula

A school may offer units of instruction in prelicensing, postlicensing, and continuing education courses that are not within the curricula set forth in Rule 520.2.-03. However, to include such units of instruction within the minimum credit hours for each type of course or to offer credit at all in a continuing education course, the school must obtain prior written authorization from the Commission. The school must submit such units to the Commission in outline form, with instruction time and learning objectives included for each major topic. The Commission has an interest in ensuring that all units of instruction offered for credit are educational (as opposed to being merely informative or entertaining) and related to the practice of real estate as defined in the license law.

For example, to include a one-hour unit of instruction on "Basic Sales Techniques" within the 75 hours of instruction required for the salesperson's prelicense course, a school must obtain prior written authorization from the Commission, because sales techniques are not within the prescribed curriculum for that course as outlined in Rule 520-2-.03(4).

As another example, a proposed three-hour continuing education course on "Disclosure of Environmental Hazards in Real Estate" would not require prior written authorization from the Commission, since the prelicense curriculum includes an agent's duty to disclose adverse conditions about property and environmental laws relating to real estate. On the other hand, a proposed three-hour course on "Environmental Hazards That Cause Cancer" would require prior written approval from the Commission to determine whether such a course bears a reasonable relationship to the practice of real estate brokerage as licensed in Georgia.

The requirement of prior written authorization discussed in this section does not depend upon unit or course title, but on content. When in doubt, submit the unit or course to the Commission.

# 3.5 Common Requirements: Course Outlines and Learning Objectives

All schools must maintain on file a complete course outline for each course that the school offers. Every course outline must contain appropriate learning objectives for each instructional hour.

<u>Course Outline</u>. The course outline lists the major topics that the course covers. Sub-topics and activities that explain or demonstrate the major topic and learning objectives appear under each major topic.

<u>Learning Objectives</u>. To help assure that each course curriculum accomplishes its purpose, the Commission requires that schools prepare at least one course objective for each credit hour. Instructors may also reveal course objectives to students as learning goals.

Course objectives should use active verbs and language oriented to the expected end result. A pattern for course objectives is:

At the completion of this (<u>hour, unit, chapter, activity, etc.</u>), students will (<u>identify, list, explain, complete, select, demonstrate, define, etc.</u>) (topic)

Using the curriculum guidelines contained in Rule 520.2.03 (as expanded by the course outline), the preparer of a course develops objectives that are appropriate for the material. For example, if the topic is "trust funds," an appropriate objective might be:

"Upon completion of this hour, students can explain the process for properly disbursing monies held in trust by a broker in a real estate transaction."

Practical Tip: Share learning objectives with students at the beginning of each class session to focus them on the material. Review the learning objectives at the end of the unit or activity to ensure that students have properly grasped the subject matter of the class session or unit.

## 3.6 Common Requirements: Text

The Commission does not require or endorse any texts or other teaching materials for any approved course. Schools and instructors should provide resources for students that are current, accurate and useful for learning. Course texts required by schools should reflect both current law and practice, should be written at a comprehension level suitable to the students, and should be affordable.

Besides available texts, other materials may be relevant. For example, current newspaper articles on real estate issues, brochures, information from the Internet, articles from magazines and periodicals, and legal briefs can provide additional learning resources. Schools and instructors may also offer lending libraries for students which offer additional media resources, such as audio cassettes and videotapes.

## 3.7 Common Requirements: Time

Whenever discussed in this manual, an in-class hour is a full 60 minutes of instruction. Break time is separate from, and not included within, in-class hours. A school must give a fifteen-minute break for every two hours of in-class instruction. Schools and instructors may not delete breaks to achieve early dismissal, even if requested to do so by the students. The maximum number of hours of instruction that students may receive per day is six hours. A school must teach classes between 8:00 a.m. and 10:00 p.m.

## 3.8 Common Requirements: Instructors and Instructional Techniques

The Commission must approve all instructors who teach real estate prelicense courses under the requirements of Chapter 520-3 of its Rules and Regulations.

A teaching methodology that livens the curriculum with practical examples, student interaction, and practice exercises enhances the learning for both student and instructor. Role plays, simulations, group exercises, and other similar instructional techniques provide opportunities for students to demonstrate mastery in specific

skills.

## 3.9 Common Requirements: Notice to Students

All approved classroom courses require a Notice to Students. The contents of the notice depend on the type of course offered, since some aspects of licensing courses are not applicable to continuing education courses. See Chapter 1 for a full discussion of the Notice to Students.

## 3.10 Common Requirements: Attendance Monitoring and Makeup Policy

Schools must monitor attendance in all courses. Schools and instructors must notify students that, to receive credit, they must be on time for the course and must be present in class for the entire time of the course. Schools must maintain attendance records. A school may permit a student to make up minutes or hours missed if the student participates in an instruction period with an instructor. The Commission does not permit make-up time through watching videotapes or listening to audio cassette tapes.

# 3.11 Common Requirements: Homework, Student Certification, Graded Examinations

In prelicense and postlicense courses, a school must assign homework or assignments to be completed out-ofclass. The Commission does not require that instructors individually grade all homework assignments. Some homework assignments or exercises may serve as a review during the following class session or as the basis of a group exercise within a class period.

Particularly in prelicense and postlicense courses, schools should assign specific homework assignments or out-of-class exercises that determine part of the student's grade in a course or that must be completed by the student and reviewed by the instructor as a requirement for completion of the course {Rule 520-2-.03 (7)}. Instructors may use a number grade, a "Pass/ Fail" grading system, a "Satisfactory/ Unsatisfactory" scale, or some other means to determine if a homework assignment or out-of-state exercise completed by a student meets the requirements of the course.

The school must notify the student in writing of all homework assignments or out-of-class assignments that must be completed in order to pass a course {Rule 520-2-.11 (c)}.

Each graded homework assignment must include a statement signed by the student that the student has personally completed the assignment. Rule 520-2-.03 (7) requires that each out-of-class written assignment

a student submits for grad	ing include the following statement:
I certify that I have person	ally completed this assignment.
Date	Student Signature

Students must demonstrate proficiency in the course material that a school teaches (see also, sections 1.18 and 3.2 of this manual). To determine proficiency, a school may administer in-class graded exercises and tests throughout the course. However, in prelicense courses no more than ten percent of in-class time may be spent in texts or examinations, including the course final examination. A school must give a graded final examination in the prelicensing and postlicensing courses. The school may provide a letter grade or a numerical grade.

For all course final examinations, a school must establish minimum passing scores consistent with the passing scores required on the state licensing examinations {520-2-.04(2)}. At present, the AMP standard for passing the prelicensing examinations is 75% correct. A school may apply in writing to the Commission for approval to require a different minimum passing score. The school must establish an educational justification for the different minimum score.

## 3.12 Common Requirements: Records Maintenance

All schools must maintain course and student records for five years and must make their records available to the Commission's authorized representative upon reasonable request. The education records that a school must maintain include, but are not limited to, course outlines, including learning objectives, examinations, answer keys, texts, instructional materials, attendance rosters, student scores on all graded written exercises and examinations, the Notice to Students, course evaluations or a summary thereof, instructor resumés, and authorization for those continuing education courses for which the Commission requires authorization.

## 3.13 The State Examination Process

The Commission contracts with Applied Measurement Professionals, Inc. (AMP) to administer salesperson, broker and community association management licensing examinations and to give successful examinees new

licenses. Students at approved real estate schools must complete a computerized combined examination and license application. The Commission provides a REAL (Real Estate Application - Licensure) online application program to every approved school. Using this program, students or school personnel enter the required licensing information which school personnel then electronically transfer to AMP (see section 1.14).

After successful completion of the school's program, school personnel transfer the student's graduation date to AMP online through the REAL system. Students may telephone AMP 48 hours after the school has transmitted verification of passing. Students may contact AMP by calling 1-800-345-6559 between the hours of 9:30 a.m. and 6:00 p.m. Eastern Time, Monday through Friday. AMP schedules candidates on a first-come, first-served basis. Students may also register online for the state examination at <a href="www.goAMP.com">www.goAMP.com</a> or by mailing the application and fee directly to AMP.

AMP administers the licensing examinations by computer. After candidates have completed the computerized examination, the Test Site Supervisor will provide a score report and further instructions. A candidate must score at least 75% to pass the examination. If candidates fail to achieve a passing score, they will need to schedule another appointment through AMP's Candidate Services Department by calling 1-800-345-6559.

If a candidate successfully completes the examination and has met all other licensing requirements for a salesperson, associate broker, or inactive broker, or for community association management license, he or she can obtain a license at the AMP test centers. Each test center issues licenses on a first-come, first-served basis from 2:00 p.m. until 5:00 p.m. during the test center's regular business days

AMP includes additional information concerning the required licensing forms, various examination locations, schedules, fees and procedures in the **Georgia Handbook for Examination and Licensing Procedures**, available at no charge. This handbook includes complete instructions on obtaining a license after passing an examination. Schools should advise students in both resident, classroom courses and in distance-learning, computer-based courses to print the application from the "Education" section of the Commission's website or directly from AMP's website, <a href="www.goAMP.com">www.goAMP.com</a>. Students may also contact Applied Measurement Professionals (AMP) at 1-800-345-6559.

**Table 3-1 – Like Requirements for Approved Residence Courses** 

Required Elements:	All Prelicense and Postlicense Courses	Continuing Education Courses
Approved Residence Courses	(Salesperson Pre and Post, Community	(to extent applicable)
Offering Different Units of Instruction from Prescribed Curricula in Rules 520-203 and07	Association Manager, Broker) Prior written authorization of GREC	Same
Course Outlines and Learning Objectives	Same general principles, based on curriculum.	Same
Texts	Commission does not presently require any given text. Text is within school's discretion.	Usually handouts prepared by school
Using Approved Instructor	Approval required for prelicense courses. Hired or appointed by school for postlicense courses.	Hired or appointed by the school.
Instructional Techniques	Interactive	Same
Use of Audio, Audiovisual Equipment	Yes	Yes
In-class hour	60 minutes of instruction	Same
Required Breaks	15 minutes every 2 hrs.	Same
Maximum hours of instruction per day	6	Same
Notice to Students	continuing education), 5) in-class or computer- based; 6) name of instructor(s); 7) attendance requirements, including how to make up absence, if applicable; 8) no recruiting	item 9) does not apply. item 10) not required for continuing education courses.  NOTE  Schools may combine other information not required by the Commission in a school policy statement/ notice to students (such as the school's fees or refund policy, the time period in which make-up classes must be taken, etc.). This applies to all prelicense, postlicense, and
Makeup Policy	Determined by school. Must be classroom instruction.	Same

Homework and Out-of-Class Reading	Required; student certification required for all homework that is graded by the school.	Not required by the Commission.
Attendance Monitoring	Yes	Yes
Student Certification for Out-of-Class Assignments Graded by the School	Yes	Not required by the Commission.
Establishing Course Grade	Yes. Must be consistent with state qualifying examinations.	Not required by the Commission.
Tests, Final Exam	Yes (no more than 10% of in-class time may be used)	Not required by the Commission.
Minimum Pass Standards	Yes. Complete attendance and the passing of course final examination required.	Students must be on time and present for each hour of instruction.
Records Maintenance	5 years; available to GREC on reasonable request (exams, answer keys, texts, instructional materials; attendance records; student scores on all graded written exercises and exams, instructor resumes or bios.	Same (instructional materials, handouts, outlines, instructor resumes or biographies, attendance records).

**Table 3-2 – Unique Requirements for Approved Residence Courses** 

Required Elements: Approved Residence Courses	Salespersons Prelicense Course	Salespersons Postlicense Course	Community Association Prelicense Course	Broker Prelicense Course	Continuing Education Courses
Number of In-Class Hours of Instruction	75 hours	25 hours in first year after salespersons license	25 hours (total)	60 hours; licensing also requires that candidate be at least 21 and licensed as a salesperson for at least 3 years	24 hrs within licensee's 4- year renewal period; courses may be 3 hours minimum in-class instruction and 24 hours maximum. If more than 24 hours, course must qualify as postlicense course.

Required Elements: Approved Residence Courses	Salespersons Prelicense Course	Salespersons Postlicense Course	Community Association Prelicense Course	Broker Prelicense Course	Continuing Education Courses
Curriculum	Fundamentals of: real estate contracts; real estate financing; brokerage engagements; leases; must complete contracts; real estate instruments and conveyances; closing procedures (attending closings) and RESPA; agency law and disclosure; pricing real property; estimating costs of selling and purchasing property; estimating monthly payments; community asociation management activities; property management activities; environmental laws; taxation; city and urban development; fair housing; antitrust laws; safety precautions; Georgia real estate license law	Legal fundamentals, basic practices in sales or management of residential, agricultural, commercial, or industrial properties	Fundamentals of: property law; forms of ownership; contracts and transactions; real estate instruments and conveyances; agency law and duties of community association managers; financing instruments and basic accounting practices; Georgia real estate license law; ethics in community association management; environmental laws; safety precautions.	Review Prelicense fundamentals, advanced concepts in those areas. Also, conducting loan closings; real estate office management; personnel poplicies, trust account record keeping, discharging a broker's responsibility for associate licensees.	Any subjects in licensing course curricula, w/o prior written approval of GREC
Certificate for Students Who Complete Course, Having Demonstrated Proficiency	Not required. Completion data transmitted online to AMP. School may provide student with Commission authorized 5 ½" x 8 ½" Course Completion Certificate.	Not Required. School transmits completion data directly to the Commission through online course completion program.	Not required. Completion data transmitted online to AMP. School may provide student with Commission authorized 5 ½" x 8 ½" Course Completion Certificate.	Not required. Completion data transmitted electronically to AMP. School may provide student with Commission authorized 5 ½" x 8 ½" Course Completion Certificate.	Not Required. School transmits completion data directly to the Commission through online course completion program .

## Chapter 4



# DISTANCE LEARNING, ONLINE AND COMPUTER-BASED COURSES

Advanced telecommunications, electronic media, and Internet technology offer many new media through which schools may offer courses to students. *Distance learning* occurs when instruction does not take place in a traditional classroom setting but through other media in which distance and sometimes time separate teacher and student.{Rule 520-2-.06 (1)}. The Commission has specific requirements for distance learning courses, as outlined in Rules 520-2-.05, 520-2-.06, and 520-2-.07, and 520-2-.10.

## 4.1 Courses Certified by Arello

The Association of Real Estate Law License Officials (ARELLO) is an international association of real estate regulators from the United States, Canada, and other countries. ARELLO offers a certification program for distance learning courses. Schools may inquire about the certification program by contacting ARELLO at (334) 260-2902 or by FAX to (334) 260-2903. ARELLO's website address is <a href="https://www.arello.com">www.arello.com</a> and information on the certification program is available at www.arello.net.

Rule 520-2-.06 (2)(b) permits the Commission to approve any course certified by ARELLO during the period in which ARELLO certifies the course. As the ARELLO certification program reviews course methodology and delivery systems, the Commission does not require the course provider of a course that has earned ARELLO certification to demonstrate the course methodology or to provide for the testing of the course software with real estate licensees as required by Rule 520-2-.05 (3) and (4).

As with any course, ARELLO certified courses must be offered through a school approved by the Commission. If the provider is not yet approved by the Commission, the provider must submit an application to offer approved courses to the Commission. With the application, the school must provide a copy of the certification letter from ARELLO as well as other information required on the application for approval. Each course certified by ARELLO must meet the content requirements for approved courses required by Chapter 520-2 in order to be approved by the Commission.

Each approved course provider that receives ARELLO certification for a course must provide to the Commission (1) a copy of the school's notice to students concerning the course(s) and (2) a description of the record-keeping system that will be used to document individual students' completion of the course. The Commission must authorize the record-keeping system used for the course before the course may be offered for credit in Georgia {Rule 520-2-.10}. If the course provider permits other approved schools to offer its courses, those schools must offer the course only under the methodologies and delivery systems certified by ARELLO. In addition, schools offering courses certified by ARELLO for a primary course developer must

keep records of course completion in the same manner as that authorized by the Commission for the course developer.

All courses that are not ARELLO certified must either be in-class courses as described in this manual or must meet the requirements established in the rules and regulations of the Commission as given in Rules 520-2-.05 and 520-2-.07.

## 4.2 In-class Courses Offered Simultaneously at Numerous Sites

The Commission encourages schools to offer courses using current methodologies to reach students who cannot travel to classrooms where instructors are teaching an approved course. Schools may offer classroom education to students in many sites by using satellite or microwave technology. Some university or vocational school systems use a network that links together classrooms in many towns or cities at once.

Commonly, distance learning courses offered to many sites will consist of one classroom location where the instructor and students interact, coupled with other sites through which students may communicate with the instructor through video and/or audio monitoring systems, such as microphones, a telephone, or other electronic devices. In cases in which a school wants to offer in-class courses through satellite or network transmission to remote sites, the school must notify the Commission explaining the means by which the students and the instructor interact, and the technology used to link the various sites. The school should also describe (1) the attendance monitoring procedures it will use to ensure that students complete the course at the remote sites and (2) the manner in which it will monitor attendance records.

## 4.3 Video-taped or Rebroadcast Replays of Courses

The Commission does not permit schools to offer videotapes or replays of approved courses for credit. In other words, students may not receive credit for in-class hours or make-up hours by watching a videotape or "rebroadcast" of an approved course, or by simply listening to an audiotape of a course. To offer real estate credit for an approved course, a school must offer the course in a live setting with interaction between an instructor and students. Consequently, the regulations that apply to in-class courses also apply to distance learning courses in which a school is offering in-class course simultaneously at many sites.

# 4.4 Computer-based Courses

Rule 520-2-.05 permits the Commission to approve computer-based courses that meet the specific standards. Computer-based courses must also meet any other applicable requirements of Chapter 520-2, such as those related to the establishment of new courses, record keeping, written notification to students, and advertising (Rules 520-2-.02, 520-2-.10, 520-2-.11 and 520-2-.14). Computer-based courses include courses delivered primarily through floppy diskettes, CD ROM technology, or over the Internet. Any distance education course that does not meet the requirements for computer-based courses as given in Rules 520-2-.05 and 520-2-.07 (4) must be ARELLO certified in order for the Commission to approve it.

## 4.5 Teaching to Mastery

Rule 520-2-.05 (2) states that every computer-based course approved by the Commission must "teach to mastery." Teaching to mastery means that each course must meet certain minimum requirements outlined below. While the Commission has not required each vendor or course provider of computer-based courses to achieve the minimum requirements in the same way, each vendor or course provider must demonstrate to the Commission that the method of learning within the course meets these requirements.

<u>Major Units of Instruction and Modules of Instruction: Rule 520-2-.05 (2) (a) and b)</u>. Each computer-based course must provide divide the course material into major units. The course must subdivide these units into individual modules of instruction. The Commission does not specify the number of major units of instruction or the number of individual modules for courses.

A course provider may, for example, offer a "major unit" on "agency relationships." The individual modules in this example might cover such topics as "representing the seller," "representing the buyer," "dual agency," and "the Brokerage in Real Estate Transaction Act." Obviously, a prelicense course is composed of more units and modules of instruction than a shorter postlicense or continuing education course.

<u>Learning Objectives and Quantitative Criterion for Mastery of Each Objective: Rule 520-2-.05 (2) (c), (d), and (i).</u> Each computer-based course must include a learning objective for each module of instruction. This manual has presented information on learning objectives in Chapters 1 and 3. Learning objectives cover the entire content of the course.

Course providers must ensure that the course provides a <u>quantitative</u> criterion that determines whether a student has mastered the content covered by that objective. In other words, the course must ask questions, provide exercises, or demand some other means by which a student demonstrates his or her comprehension of the material covered by the objective. For example, a course provider might determine that each objective of a course requires that a student answer properly several questions per objective. Similarly, a course provider might determine that an objective requires the proper "filling in the blanks" on a contract form to demonstrate mastery of a module.

The Commission does not dictate the exact nature of the quantitative criterion to be used for each module. The Commission does require that the student demonstrate mastery of all material covered by the learning objectives for each module of instruction before the module is completed. The provider of a computer-based course must determine the quantitative measurement that will establish that a student has demonstrated mastery of each module of the course.

The quantitative measurement may provide that a student answer a specific percentage of questions properly

in each module; that the student answer quizzes or other assessments with an established percentage of correct answers; that the student complete particular forms or contracts by "filling in the blanks" with 100% accuracy or with no more than a certain percentage of error; or a combination of these or other quantitative measurements. The course provider must submit prior to the development of computer-based courses the basis and rationale for the instructional approach used in the courses, including the basis for establishing a specific measurement as the criterion for mastery of the course material {Rule 520-2-.05 (3)}.

<u>Structured Learning Method: Rule 520-2-.05 (2)(e)</u>. Commission regulations require that computer-based courses employ a structured learning method. Generally, if a course includes major units, clear objectives, modules of instruction, quantitative criteria, diagnostic assessments and remediation (discussed below), the course will meet this requirement. In the initial request for authorization of the course's methodology, the course provider must specify and explain the basis and rationale for the instructional approach of the course {See Rule 520-2-.05 (3)}.

<u>Diagnostic Assessment and Remediation: Rule520-2-.05 (2) (f), (g), & (h)</u>. Each module of instruction must include an ongoing assessment of each student's performance at regular intervals during the module. Questions, the filling out of forms, or other means of assessment must assess the mastery of each concept covered in the content areas of the module. When the diagnostic assessment indicates that a student has not mastered the material covered, the course must provide an individualized remediation addressing the weakness or deficiency uncovered by the assessment. For example, if a student fails to answer questions properly according to the defined quantitative criterion of the course, the module must provide instruction in the content area that those particular questions address. A course may repeat instruction or offer new instruction on the content area of those questions.

To conduct a proper diagnostic assessment, courses should provide a means whereby the course does not simply ask the same questions repeatedly until a student answers the questions correctly. Students here might simply guess answers or memorize questions until they can answer them correctly. In addition, courses that "scramble" the order of questions and change the order of the possible answers within questions offer the most effect means of assessment, since it is harder for students to guess answers or memorize the questions and answers each time they are presented.

## 4.6 Commission Approval of Course Methodology

The Commission requires that a school submit documentation of the method by which students will accomplish each element of mastery outlined in Rule 520-2-.05 (2). A school may submit a letter outlining the details of its methodology along with supporting documentation, research, or other data explaining the rationale for the school's approach to teaching to mastery. Once the Commission has approved the

methodology, a school may use that methodology for computer based courses. As mentioned above, ARELLO certified courses are exempt from this requirement.

### 4.7 School Evaluation of Course Content and User Friendliness

Once the Commission has approved the method of teaching to mastery for a school's computer based course(s), the school must utilize persons as outlined in Rule 520-2-.05 (4) to test the course's content and the "user friendliness" of the course's hardware and software. For all other courses, the following apply:

- 1. Sales Prelicense or Community Association Manager Prelicense Courses: The school must utilize at least nine persons. Of these nine, at least three must be unlicenced persons. At least three persons must be licensed salesperson or community association managers. In addition, at least six persons must be non-educators. In other words, at least six persons may not serve in an administrative or instructional capacity with any school.
- 2. Broker Prelicense, Sales Postlicense, or Continuing Education Courses: The school must utilize at least six persons in testing the content, software, and hardware for these courses. Of these six persons, at least four must be non-educators as defined above, and no more than two may be brokers. If a course is developed for offering only to brokers, the regulation permits more than two brokers to test the course.

The school must fully document the testing and evaluation process. The school must maintain documentation on the development and testing process for computer-based courses and make that documentation reasonably available to a representative of the Commission upon request from the Commission. The documentation should indicate that those testing the computer course(s) have "varying skill and knowledge levels of computers and real estate" {Rule 520-2-.05 (4)(a)}.

## 4.8 Unacceptable Courses and Methodologies

Rule 520-2-.05 (5) outlines specific types of courses that the Commission will not approve:

- 1. a textbook presented on disk,
- 2. audio- or video-taped programs,

- 3. question and answer examination preparation programs, and
- 4. a combination of any of the above.

### 4.9 Instructors

The Commission requires that an instructor supervise each computer-based course. Only a Commission-approved prelicense instructor may supervise or offer instruction for computer-based prelicense courses, as required by Chapter 520-3 (see Chapter 5 of this manual). A school may appoint qualified persons as instructors for postlicense or continuing education computer-based courses. A school must maintain documentation of the qualifications of all postlicense and continuing education instructors {Rule 520-2-.08 (1)}.

Instructors for computer-based courses have specific responsibilities as directed by Commission regulations: to be available to answer student questions about the course; to provide reasonable oversight of student work to insure that the student who completes a course is the same person as the student who enrolled in the course; to require each student to complete all instructional modules for the course, including any homework or exercises required for completion; to require each student to attend any hours of live instruction, if the course requires live instruction; and to require that a student pass a course final examination if the course includes an examination {Rules 520-2-.05 (8) and 520-2-.07 (4)}. In addition, each instructor is responsible for securing the certification statement(s) required for computer-based courses. See below for an explanation of certification statements.

Instructors for approved computer-based courses are responsible for assisting students with the content material of the course. School directors and coordinators who are not instructors may assist students with technical information about the course's delivery method, such as instructions how to download a course from CD ROM or the internet. However, no one but the designated instructor or instructors for the approved course should attempt to instruct the students in the course material, coursework, homework, completion of contracts or forms, or other content material of the course.

## 4.10 The Course Completion Certification Statement

Commission regulations require that each student completing a computer-based course sign a statement which states:

I certify that I have personally completed each assigned module of instruction.

Date	Signature	

The school may provide this statement on its letterhead or some other form designed by the school. No instructor, school director, or school coordinator may certify a student for any computer based course without this certification statement. The school should maintain the certification statement in each student's course file. The school's notice to students or policy statement should clearly state that it will not grant credit for a computer-based course without the student signing and returning the form to the school when the course has been completed.

# 4.11 The Written Assignment Certification Statement(s)

The Commission requires written assignments for all prelicense courses, including computer-based courses. The assignments for computer-based prelicense courses may include such exercises as the completion of form contracts, the completion of a comparative market analysis to arrive at an appropriate listing price for real property, a settlement statement, or forms used in estimating costs of selling and purchasing real property. Computer-based salesperson prelicense courses must include assessments of proficiency in those areas designated by Rule 520-2-.03 (4) (a),(e), and (f) as described earlier in this manual.

Rule 520-2-.05 (6) requires that an approved prelicense instructor, the school director, or the school coordinator grade the course work required for prelicense courses. In cases in which the school director or coordinator is not an approved prelicense instructor, the original course provider of the course may provide a "template" or sample of the correct, completed assignment(s). The Commission does not require a specific numerical grade for course work. Usually, instructors, school directors, or school coordinators may assign a "Pass" for assignments which demonstrate that a student has the minimum competence to do the assignment. When a student presents incomplete assignments or assignments with many errors, the school may assign a "Fail" or "Incomplete" to the assignments. The student must complete the assignments or coursework for computer-based prelicense courses to take the final examination.

No instructor, school director, or school coordinator may grade the written course work without first requiring the student to complete and sign a certification statement. Rule 520-2-.03 (7) states that the school shall refuse to grade any out of class written assignment, or here any written assignment required for the completion of a computer-based course, for which the student does not sign the following statement:

I certify that I have personally completed this assignment.				
Date				

A school should maintain this certification statement in the student file for each computer-based prelicense course, or for any other course in which the school requires written work for completion. The Commission does not require that the school maintain copies of each assignment required for a course. However, a record indicating that the course's written coursework has been completed and graded leaves no question that the school has complied with Commission regulations. A school may develop a "checklist" for each assignment, indicating either that the coursework was "OK" or "Passed," or noting that the school returned the course work because it was incomplete or incorrect. Thus, schools should require that student's return written course work to the school prior to scheduling examination times for the course or prior to receiving credit for the course.

The Commission has authorized a number of computer-based prelicense courses that include the student's completion of written, paper contracts and forms as a requirement for passing the course. A school or course provider may develop courses that require the student to complete coursework or assignments directly through the computer or internet medium, without transferring the information to paper. In such cases, the school or course provider must include a detailed explanation and description of the coursework required of students completing the course within its documentation upon applying for approval of the course methodology.

## 4.12 Credit Hours for Computer-based Courses

Rules 520-2-.05 (7) and 520-2-.07 (4)(e) provide that an approved school shall require that all computer-based courses be interactive in nature and that each course reasonably require the student to expend in completing the course the number of hours for which the Commission approves the course. Prelicense courses must include the content areas designated for the appropriate courses in Rule 520-2-.03. Schools should design computer-based courses with the intent that a student will expend approximately seventy-five hours in

completing the salesperson prelicense course, sixty hours in completing the broker prelicense course, and twenty-five hours in completing a community association managers course or salesperson postlicense course. A computer-based continuing education course of six hours should take approximately six hours to complete. Some students will in fact complete the course in less actual hours than the approved credit hours; some students will take longer to complete the course.

## 4.13 Course Examinations

Final examinations for prelicense and postlicense computer-based courses must meet all the requirements of Rule 520-2-.04, as discussed earlier in this manual. The school may administer final examinations only after the student has completed all other requirements of a computer-based course. As with in-class courses, the Commission has not required examinations for continuing education courses.

While computer-based courses are by nature completed without day to day supervision by the school, the school director or coordinator must administer the course examination at the school location unless the school has entered into a written contract with a public educational institution (such as a college, university, or public library) to administer the examination for the school. For example, when a student from another state orders a computer-based prelicense or postlicense course and must take the examination at a location that is remote from the school, the school might enter into a written contract with a nearby public educational institution to administer the course examination. In all cases, no examination may be mailed or sent electronically directly to the student. Examinations must be secure from view by any student prior to taking the examination, and no examination questions may be reviewed with the student once the examination has been completed.

# 4.14 Responsibilities of Schools Utilizing Computer-based Courses Developed by an Outside Vendor or School

Once a school or developer of computed-based courses has obtained approval of the method of teaching to mastery and the developer has evaluated the course(s) according to the provisions of Rule 520-2-.05(4), other approved schools may offer the courses developed by the provider. Schools using such courses developed by

another school or outside vendor are not required to submit documentation concerning the course methodology or to conduct their own testing programs for the course content, hardware, or software.

However, when a school offers computer-based courses as its own courses, it must comply with all the provisions of Rule 520-2-.02 concerning the establishment of new approved courses. In other words, the school must secure from the developer of the course a course outline, course objectives, copies of examinations, copies of other instructional material, and any other data required to be maintained for approved courses.

In addition, schools using courses developed by another school or an outside vendor must use only the Commission-authorized record keeping procedures approved for the original course provider or developer. Schools using another school's computer-based courses must offer the courses in the exact manner described in the documentation submitted to the Commission by the course developer when requesting approval of the course's methodology. Any exceptions to the Commission-approved manner of offering a computer-based course must be obtained in writing from the Commission prior to initiating a change or adaptation in the course's methodology or record keeping procedures {Rule 520-2-.13}.

#### 4.15 Notice to Students

As with in-class courses, the Commission requires that approved schools provide written information for all students upon their enrollment in computer-based courses {Rule 520-2-.11}. The school may include this information in a school policy statement along with other information the school deems necessary for each student. At a minimum, the written notice to students for computer-based courses must include:

- 1. a statement that the school is approved by the Commission and the schools's renewal date; the number of hours of licensed education credit for the course; whether the course meets prelicense, postlicense, or continuing education credit; and if the course is a prerequisite for licensure as a salesperson or broker, whether it satisfies all or part of the hours required for that license, and if only a part of those hours, how many hours it meets and what other course(s) the student must complete to fulfill all of the requirements;
- 2. the names of the instructors for the course(s). The notice to students should also include information on how to contact the instructors for questions regarding the content of the course. Phone numbers, email addresses, mailing addresses, or other appropriate information may be included in the notice to students. At the very least, the notice may state that the student may contact the school director or

coordinator directly in order to be put in touch with the school's approved instructor;

- 3. the school's grading policies for all coursework, homework assignments, and final examinations;
- 4. the order in which the student must submit homework assignments for computer-based prelicense courses;
- 5. a statement that the student must personally complete homework assignments, and that the student must sign the assignment certification form in order to receive credit for the course;
- 6. that the student must personally complete all instructional modules required to demonstrate mastery of the course, and that the student must sign the course certification statement in order to receive credit for the course;
- 7. if the school combines any in-class hours with the computer-based course, when and where to complete the required in-class instruction and that the student must be on time and present for all hours of that in-class instruction; and
- 8. the prohibition of recruitment statement required by Rule 520-2-.15 and the manner in which students must report any efforts of recruitment.

# 4.16 Record Keeping for Computer-based Courses

Rule 520-2-.10 outlines the Commission's requirements for record keeping for all courses, including computer-based courses. The following records are required to be maintained for a period of least five years:

- 1. a copy of each course examination with answer keys, and copies of all texts or other instructional materials issued with computer-based courses;
- 2. in a form authorized by the Commission, a record that reflects:
  - (a) the student's name, the course title, and the number of hours for the course; and
  - (b) a Commission authorized system of verification of the completion of each module of instruction within the computer-based course and the date of completion of the course;

Note: In authorizing the form for record keeping for computer-based courses, the Commission does not dictate how the school must keep records. Each school offering a computer-based course must use the specific procedure and/or method of record keeping authorized by the Commission for the original course provider, course developer, or school. Schools may keep records electronically or in paper files.

Currently approved computer-based or online course records are maintained in a printout taken from an administrative program developed by the course developer and administered by the approved school. When a student completes a course on a computer diskette or CD ROM, the school "checks" the diskette with the software program provided by the course developer. If the student has completed each module of instruction, the software program indicates either (a) the date and completion of each module of instruction or (b) that "all modules have been completed" and the date of completion of the course.

If a student has not completed each required module of instruction, the program issued by the course developer will indicate to the school director or coordinator which modules have not been completed. The school director or coordinator must require the student to complete the course before any final examination can be administered and before the school may certify the student as having completed the course. Under no circumstances may a school test a student and/or certify completion of a course if the student has not completed one or more required modules of instruction.

The school director or coordinator must verify the information and data printed by the school as evidence of course completion. The school director or coordinator signs and dates the printout.

The school's record of the course is incomplete if the printed record of course completion is not signed or dated by the school director or school coordinator.

3. the scores for each student for all final examinations for those courses requiring such examinations;

Note: The individual examinations used by students should be shredded after their use, and not maintained in individual student files. Schools should indicate the examination form on the student answer grid or answer sheet to indicate which examination was administered with the computer-based course. The student answer grid or answer sheet for each course examination should be maintained in the student course file.

4. records that reflect the successful completion of homework assignments or other coursework required for computer-based prelicense courses.

Note: This record may be an elaborate chart detailing the completion of each form contract or assignment, or it may be a simple note on the student's assignment certification statement stating that all assignments have been successfully completed. Any record should be signed or initialed, and dated by the school director or the school coordinator. In many cases, the original course developer or school has developed a form to be used by all schools offering the computer-based courses originally approved for that school.

The chart at the end of this chapter illustrates record-keeping requirements for computer-based courses.

In summary, the individual student course file for computer-based courses must include, at a minimum:

- The Commission authorized printed record of completion of each module of instruction, signed and dated by the school director or coordinator;
- The course completion certification statement signed and dated by the school instructor;
- For prelicense courses, the assignment certification statement signed and dated by the student;
- For prelicense courses, a record of the successful completion of homework exercises or other coursework required for completion of the course;

• For prelicense and postlicense courses, the course final examination score sheet or answer sheet indicating a passing score.

Schools may return the student diskette or CD ROM to the student once the course has been completed and all the records for the completed course have been placed in the proper student course file.

In some cases, students who enroll in computer-based courses do not complete the course. While schools may keep their own records of these students, the Commission has no requirements for keeping records of students who "drop out" of classroom or computer-based courses. Schools or course providers of computer-based courses may require students to complete a computer-based courses within a certain time period, such as six months, in order to properly support the course and in order to provide students with timely updates for courses. The Commission has no specific requirement regarding the time in which a computer-based course must be completed once a student enrolls in the course.

If a school is unable to print an individual student course record due to a defective diskette or program, the school may keep the original student diskette or CD ROM in the student course file. If the school's administrative program indicates that the student has successfully completed each module of instruction, the school should place the diskette in the student file, date the diskette, and indicate that no record could be printed. A school may want to contact the original course vendor or course developer for assistance, especially if the school's administrative software cannot "read" the student's course software.

School directors and school coordinators are responsible for the proper administration and record keeping for computer-based courses. Failure to pay close attention to the details required in the proper administration of these courses may result in the Commission's imposing a sanction upon the school {Rule 520-2-.16}. For this reason, schools should carefully train any new personnel within the school in the proper administration and record keeping involved in offering computer-based approved courses.

Table 4-1 Course and Record Keeping Requirements for Computer-Based Courses (see § 4.16)

Requirements	Sales Prelicense	Broker Prelicense	Community Association Manager	Postlicense	Cont. Ed.	Required Records
Hours	75	60	25	25	varies	
Course Final Examinations	Yes	Yes	Yes	Yes	No	Answer Sheets
State Exam Required for License	Yes	Yes	Yes	No	No	
Homework and Signed Assignment Certification Statement	Yes	Yes	Yes	Yes, if required	No	
Certification Statement Signed by Student	Yes	Yes	Yes	Yes	Yes	Yes
Printout of Completion of Each Module Signed and Dated by School	Yes	Yes	Yes	Yes	Yes	Yes
Education Certificate Issued to Student	Optional	Optional	Optional	Optional	Optional	Copy may be in file
Online Course Completion Reporting	Yes	Yes	Yes	Yes	Yee	



## **CHAPTER 5**

## INSTRUCTORS FOR APPROVED COURSES

## 5.1 Postlicense and Continuing Education Courses

Rule 520-2-.08 (1) provides that "only instructors with appropriate experience and knowledge of the content areas of salesperson postlicense or continuing education courses may teach these courses." Schools may contract with any real estate licensee or other person knowledgeable in particular real estate subject areas to teach a 25 hour postlicense course or a continuing education course. The Commission does not require approved schools to file an application or request approval from the Commission before hiring an instructor for approved postlicense or continuing education courses.

Schools must maintain resumes or other biographical information that document the knowledge and experience of each postlicense or continuing education course instructor. A school may maintain this data with the information required for each course by Rule 520-2-.02 (2), or in a file that contains biographical information for all instructors. Schools that offer courses taught by an instructor who teaches the same course for other approved schools must maintain the biographical information for each instructor. A school director hiring an instructor who has personally developed a seminar, a program, or a short course that the school establishes as an approved course must ensure that the school maintains the data for the course as required by Rule 520-2-.02 (2).

## 5.2 Prelicense Course Instructors

Rule 520-2-.08 (1) provides that "only instructors approved by the Commission under the standards of Chapter 520-3 may instruct salespersons prelicense, brokers prelicense, or community association managers prelicense courses." Chapter 520-3 requires that each instructor teaching an approved prelicense course at an approved school must first file an application with the Commission and that the Commission must approve that instructor "by name" {Rule 520-3-.02 (1)}. Individuals may print the <u>Application for Prelicense Instructor</u> from "Online Forms" at <u>www.grec.state.ga.us</u>.

# 5.3 The Application for Instructor Approval

Rule 520-3-.02 lists six areas which the application for instructor approval must address for the Commission to consider the qualifications for prelicense instructor applicants. The Commission utilizes a point system to evaluate applicants for instructor approval. As provided for in Rule 520-3-.02 (3), this point system gives the most weight to the applicants teaching experience, involvement in a variety of brokerage transactions, and satisfactory evaluation of the applicant's performance in apprentice instruction in a Commission approved course of study. The Commission requires a total of 65 points out of a possible 100 points for Commission approval of an applicant for prelicense instructor approval. A *fee of \$175.00* must accompany the application for instructor approval. The Commission accepts only cashiers checks or money orders with original applications for instructor approval. The applicant for instructor approval should submit a *resume or other biographical sketch* with the application

### 5.4 License Status

The first of the six items listed in Rule 520-3-.02 (2) is "license status." The applicant should list his or her license number and the type of real estate brokerage license the applicant holds. The applicant should also note whether he or she holds a real estate license in another state, and if the applicant holds an instructor license or approval in any other state or province of Canada. The Commission will grant one point for each year of licensure, up to a maximum of ten points, in reviewing the license status of the applicant for instructor approval.

# 5.5 Teaching Experience

Teaching experience is an important qualification for the Commission to consider in evaluating an applicant for prelicense instructor approval. The application permits the instructor candidate to list various types of teaching experience. The Commission may grant a maximum of thirty points toward the required minimum of sixty-five points in reviewing this part of the application.

<u>Formal teaching</u>: An applicant should list his or her experience in teaching in a primary, secondary, or college institution. This includes all grade levels and any subject area. Formal teaching experience designates any teaching done at an accredited learning institution. An applicant who has teaching experience in an institution certified by one of the U.S. armed forces may also list that experience on this part of the application. The Commission's point system grants one point for each year of formal teaching experience, up to a maximum of five points.

<u>Informal teaching</u>: Applicants may also list for the Commission's consideration any "informal" teaching experience, such as any teaching conducted through seminars, workshops, religious education and Sunday school, or other types of training in any discipline or subject area. The point system used to evaluate the application grants one point for each year of informal teaching experience, up to a maximum of five points.

<u>Company Training</u>: The Commission accepts real estate company training programs not approved as real estate courses as teaching experience for instructor applicants. The applicant should list the type of real estate training he or she has conducted, and how many years the applicant has trained others in a real estate company program. An applicant may earn up to five points in this category of training, one point for each year of company training conducted by the applicant.

<u>Commission Approved Courses</u>: The applicant should give the Commission a list of all Commission approved courses the applicant has taught. The applicant should provide the Commission copies of student evaluations of at least one course. Approved courses includes any continuing education course or postlicense course offered by an approved real estate school. The Commission may grant a maximum of twenty points for teaching approved courses, one point per approved credit hour.

Some applicants have little teaching experience in an approved school setting. In such cases, the applicant must contact an approved real estate prelicense school to teach a minimum of six hours in an approved course with an approved prelicense instructor observing the teaching {see Rule 520-3-.02(4)}. The applicant must submit with the application (1) copies of student evaluations of the course and (2) a letter or evaluation of the applicant's teaching from an approved prelicense instructor.

# 5.6 Real Estate Education

The application for instructor approval asks the applicant to list his or her real estate prelicense education and any courses leading to a real estate designation through a real estate trade association. The Commission's point system for real estate education allows one point for each three-semester or five-quarter hour real college real estate course, with a maximum of five points. Applicants earn two points for each real estate designation course, up to a maximum of ten points. The Commission grants fifteen points for salesperson prelicense education and five points for broker prelicense education. The Commission will grant a maximum of twenty points for real estate education.

# 5.7 Real Estate Experience

The Commission considers real estate brokerage experience as an important qualification for instructors of

prelicense courses. The Commission has authorized a total of thirty points of the sixty five required for approval for this category of the application. The application for approval requires the applicant to provide information in the following areas:

- 1. professional associations: applicants may indicate any real estate professional associations (real estate boards, real estate educator associations, etc.) to which they belong (one point per year, up to a maximum of three points);
- 2. auxiliary fields: fields of expertise related to real estate, such as appraisal and mortgage banking, may be considered for approval (two points per year, up to a maximum of ten points);
- 3. continuing education: courses taken while licensed may count for one point each, up to a maximum of seven points;
- 4. brokerage transactions: residential or commercial transactions completed by the applicant count for .2 points per transaction, for a maximum of thirty points. The applicant may count those transactions in which he or she played a significant part in the closing of a real estate transaction. Applicants who have property management experience may indicate the nature of that experience on the application.

### 5.8 Formal Education

In evaluating an applicant for prelicense instructor approval, the Commission also considers the applicant's formal education. The Commission gives four points for applicants with a high-school education. An associate degree from a two-year program of higher learning is worth six points. The Commission will grant eight points for a college degree and ten points for a post graduate degree in weighing the qualifications of applicants for prelicense instructor.

# 5.9 References

Applicants for prelicense instructor approval must submit a minimum of three references who know of the applicant's real estate knowledge and skills and/or of the applicant's teaching abilities. A staff member will contact several references in reviewing the application. The applicant may provide additional references on the resume or submit biographical information with the application.

# 5.10 Georgia Instructor Training

Rule 520-3-.04 (1) states: "An instructor must complete an instructor development workshop approved by the Commission within one year of such instructor's approval or the approval will be withdrawn without hearing." In 1996, the Commission authorized the Georgia Real Estate Educators Association to conduct a twelve-hour development workshop to satisfy this requirement. Kay Evans, Barry Richardson and Tripp Anderson, members of the Georgia Real Estate Educators Association (GREEA), developed the workshop, known as Georgia Instructor Training.

The Commission conducts the Georgia Instructor Training twice a year, usually in April and in September. Developed for new instructors, the workshop also benefits experienced instructors in need of continuing education credit to maintain their instructor approval status. The Georgia Real Estate Appraisers Board, like the Commission, requires newly approved appraisal classification course instructors to complete an instructor development workshop within one year of initial approval by the Board. The Board has approved the Georgia Instructor Training workshop as the instructor development workshop for those instructors.

The workshop begins with a presentation of a typical opening session for a prelicense class. This opening presentation demonstrates effective ways to begin a class, so that instructors learn how to set the stage for a successful series of sessions in the prelicense curriculum. The opening demonstration of a prelicense course introductory class eliminates some confusion that new instructors may experience.

The workshop covers other valuable, interesting topics: teaching to accommodate various learning styles, writing measurable course objectives, creating course outlines, and the impact of the classroom setup on effective learning. The training covers most teaching techniques, such as task groups, games, case studies, role play, town hall and lecture. The workshop teaches skills in using various teaching tools, such as overhead transparencies and the flip chart. The trainers leading the workshop demonstrate the various teaching techniques throughout the two days of training, and the participants have the opportunity to demonstrate their teaching styles through a short presentation on the second day of the workshop. The Education Advisor to the Commission participates in the workshop by explaining Commission regulations related to real estate courses and instructors.

Applicants for real estate prelicense instructor must complete the two-day workshop within one year of their approval. The workshop may be completed before or after the approval by the Commission. Experienced instructors may complete the workshop to sharpen teaching skills and techniques.

The Commission notifies applicants and new instructors of workshop dates by mail and through the education newsletters provided under "Commission News" at the Commission's website.

# 5.11 Renewal Requirements

The Commission approves real estate prelicense instructors for a four-year period, until December 31<sup>st</sup> of the fourth year following the year of approval. For example, an instructor's approval on November 15, 1999, is valid until December 31, 2003. Instructors must apply for renewal by December 1<sup>st</sup> of the year of renewal on forms provided by the Commission. An instructor may pay the renewal fee by personal, company, or business check The renewal fee for instructors is \$100.00.

# 5.12 Continuing Education Requirements

To renew his or her approval, an instructor must have attended a minimum of two annual school meetings offered by the Commission during his or her renewal period. The Commission holds an annual school meeting for prelicense instructors, school directors and school coordinators once a year, usually in December. Each school meeting counts for six hours of instructor and real estate continuing education credit. An instructor must complete a minimum of twenty-four hours of instructor continuing education approved by the Commission to renew prelicense instructor approval. An instructor who attends each of the school meetings during the four-year renewal period will meet the requirement for instructor continuing education.

Whenever an instructor cannot attend all of the school meetings, the Commission permits the instructor to meet up to twelve (12) hours of the required twenty-four (24) hours through the completion of the following types of courses:

- 1. twelve hours of a Commission approved continuing education course(s) taught by an instructor (other than the applicant) who has earned the DREI (Distinguished Real Estate Instructor) designation conferred by the Real Estate Educators Association. The approved courses may be in any subject area. It is the renewing instructor's responsibility to verify that the instructor who teaches courses used for this purpose holds the DREI designation, and to submit certificates of completion to the Commission when renewing the prelicense instructor approval;
- 2. a 25-classroom hour course that leads to a professional designation related to real estate brokerage activities offered by the National Association of Realtors, the National Association of Real Estate Brokers, or another real estate trade organization approved by the Commission prior to the applicant's taking the course;

- 3. a five-quarter hour (or its equivalent) college course that leads to a degree in real estate or deals with teaching techniques. The applicant should submit with the renewal application an original college or university transcript showing the completion of the college course; or
- 4. any other course which the Commission approves prior to the instructor's taking the course. An instructor who wants to take a course that does not meet a requirements above should request approval for the course for instructor continuing education credit as soon as possible before the course date.

#### 5.13 Instructional Contact with Students

To renew prelicense instructor approval, an applicant must have engaged in a minimum of sixty (60) hours of instructional contact with students in any Commission approved course or courses within the preceding four year approval period. The instructional contact with students may be in-class, residence courses, or in computer-based courses. Instructors may meet this requirement through teaching prelicense, postlicense, or continuing education courses.

### 5.14 Evaluation of Instructors

Rule 520-3-.05 (1) requires that the school director or coordinator "shall be responsible for consistent and regular evaluation of the school's instructors." Schools must provide the opportunity for unsigned, student evaluations. Each time the school uses a new prelicense instructor, the school director or coordinator must evaluate the new instructor and maintain a file documenting that evaluation. The school must conduct a yearly evaluation of each instructor used by the school. {Rule-520-.3-.05(2) and (3)}.

# 5.15 Prohibition of Recruiting

Chapter 520-3 clearly requires instructors to report promptly to the Commission any efforts by anyone to recruit students in approved courses. The regulation specifies particular ways through which a school may conduct a scheduled recruiting session {Rule 520-3-.06(2)}. Three different firms must participate in any scheduled recruiting, and the recruiting session may not exceed two hours outside the regularly scheduled hours of in-class instruction {Rule-2-.03 (2)}.

# 5.16 The Prelicense Instructor and Quality Education

Chapter 520-3 and the Commission's regulations for schools and courses establish the minimum requirements for approval and operation for real estate courses. Real estate prelicense instructors in particular have the opportunity to demonstrate a high level of professionalism, expertise, and ethics in their dealings with real estate students. While the marketplace often will determine the success of schools, courses, and instructors, those prelicense instructors who make the extra effort to develop their knowledge and skills in real estate and in teaching contribute to the overall improvement of the real estate industry.

# APPENDIX A

THE COMMISSION ANSWERS

FREQUENTLY ASKED QUESTIONS

# APPENDIX A

### THE COMMISSION ANSWERS

# FREQUENTLY ASKED QUESTIONS

Question: Do I need to send in a roster letter or report of attendance for every class?

Schools are not required to send roster letters to the Commission. Commission regulations do require schools to maintain an accurate, complete record of attendance for each course (See

Rules 520-2-.02 and 520-2-.10).

Question: Does an instructor of a Continuing Education class have to have an instructor's license or be

approved by the Real Estate Commission?

Answer: The Commission approves only real estate prelicense instructors under the provisions of

chapter 520-3. Only prelicense instructors may teach prelicense courses. The Commission does not approve or authorize other instructors who teach postlicense or continuing education courses. Schools are responsible for hiring instructors with appropriate knowledge and experience fore continuing education and postlicense courses. Rule 520-2-.08 (1) states that "schools must maintain resumes or other biographical information documenting such knowledge and experience for all postlicense and continuing instructors who have not

qualified as approved instructors under the standards of Chapter 520-3."

Question: If our school offers Computer Based courses, do we need to keep the student disk on file?

Answer: The Commission requires certain data be maintained for each student taking a computer

based course. This data may be maintained in paper format or on a disk. However, both forms are not necessary. The Commission has authorized specific completion reports, specific student homework and course certification forms, and other information that must be maintained for each computer-based course (Rules 520-2-.05, -.07, and -.10). Contact the provider or your computer-based courses regarding the specific records that must be

Answer:

maintained in each file.

Question: How does the Commission know which courses our school has offered each year?

Answer: Each school is required to maintain attendance data for each course. Each school must mail

or fax an annual Course and Student Report Form to the Commission by January 31 of every year. This report includes a list of all new courses taught and the number of students for each course in the previous calendar year. The report form may be found under "Online

Forms" at the Commission's website, <a href="www.grec.state.ga.us.">www.grec.state.ga.us.</a>

Question: What written information can we give students about the state exam procedures?

Answer: A Handbook For Examination and Licensing Procedures is published for the Commission by

Applied Measurement Professional (AMP). This handbook explains the examination and licensing procedures that candidates must follow in order to take real estate examinations and apply for real estate licenses, Schools can order the Georgia Handbook for Examination and

Licensing Procedures to distribute to each student.

Question: What texts are approved by the Real Estate Commission for prelicense salesperson, Broker

and Community Association Manager courses?

Answer: The Commission does not require that certain texts be used for prelicense courses. However,

a list of "Real Estate References" appears in the Georgia Candidate Handbook available from Applied Measurement Professionals. School directors and instructors are responsible

for determining the appropriate text materials in all courses.

*Question:* What type of information does our school have to maintain concerning the content of courses

offered and for how long?

Answer: The school must maintain the following information for 5 years:

- 1. course content outline
- 2. course learning objectives for each hour of instruction
- 3. course evaluations or summaries of the evaluations
- 4. master copy of all examinations
- 5. biographical information on instructors
- 6. student attendance records, and
- 7. student examination scores and final course grades.

(See Rules 520-2-.02, -.03, -.04, -.08, and -.10)

Question: What topics are authorized for continuing education and postlicense courses?

Answer: Topics authorized for continuing education courses must cover real estate brokerage activity in the subject areas listed for salesperson courses. (See 520-2-.03) Courses which do not seek to improve the knowledge and skills in real estate brokerage activity in the subject areas listed for the salesperson prelicense course curriculum do require prior authorization of the Commission. (See Rule 520-2-.03)

Question: How do we obtain approval to offer new courses?

Approved Schools must submit an <u>Application for Course Code and Course Authorization</u> for each new course. Schools are required to maintain information concerning the courses offered. An approved course is defined as one for which an approved school maintains and will make readily available to an authorized representative of the Commission specific data regarding course content, course objectives, course evaluations, examinations, instructors, student attendance, and student grades. (See Rules 520-2-.02, -.03, -.04, -.08, and 520-2-.10)

Courses which do not seek to improve the knowledge and skills in real estate brokerage activity in the subject areas listed for the salesperson prelicense course curriculum, however, do require prior authorization by the Commission. (See Rule 520-2-.03) For example, a course on "Real Estate Contracts" would not require prior authorization by the Commission, while a course on "Technology in Real Estate Sales" would require prior authorization by the Commission.

Answer:

The <u>Application for Course Code and Course Authorization</u> combines as request for course code for all courses and a request for authorization for those continuing education courses requiring specific authorization by the Commission. Schools must submit a course outline for courses requiring authorization.

Schools are required to maintain specific information for each course regarding content, course objectives, course evaluation, examinations, instructors, student attendance an student grades.

Question: If I want to start a real estate school, what do I do?

Answer: The Application to Offer Approved Courses must be submitted to the Georgia Real Estate Commission in order to become an approved School. The Real Estate Commission will approve, disprove or request additional information within sixty day of submission of a completed application. Rule 520-2-02 (1) (a)-( r) details requirements for school application and approval.

The application is located under "Online Forms" at the Commission's website, <a href="https://www.grec.state.ga.us.">www.grec.state.ga.us.</a>

# Appendix B

Sample Course Completion Certificates

Editors Note: Course completion certificates may be issued only by the authorized personnel of an approved school. Schools are required to transmit course completion data online either to the Commission's examination vendor, Applied Measurement Professionals, Inc. (AMP) or to the Commission. Effective January 1, 2003, the Commission does not accept paper course completion certificates for any course from a Commission-approved school. A school may issue paper course completion certificates if a student requests a record of course completion.

# EDUCATION CERTIFICATE FOR CONTINUING EDUCATION

•	state Commission ernational Tower		Licer	nse Number	_	
229 Peachtree Street, N. E. Atlanta, Georgia 30303-1605			Scho	ol Code		_
Student's Name						
School Name						
Course Title _	Course Code:					
Resident	Independent Study	Date Enrolled	Date Completed	Hours Completed	Examination Grade	Course Grade
Signature of School Director/Coordinator					Date	

NOTE TO STUDENT: RETAIN THIS CERTIFICATE FOR YOUR RECORDS. THE GEORGIA REAL ESTATE COMMISSION REQUIRES THAT THE SCHOOL SUBMIT YOUR COMPLETION RECORD ONLINE DIRECTLY TO THE COMMISSION. NO CREDIT WILL BE GIVEN BASED ON THIS CERTIFICATE.

Editors Note: Course Completion Certificates may be issued only by the authorized personnel of an approved real estate school. Schools transmit completion records of all prelicense courses electronically to Applied Measurement Professionals, Inc. (AMP), the Commission's examination vendor. The Commission does not require schools to issue this certificate. However, schools may issue a certificate to students who request evidence of having completed an approved broker prelicense course.

# BROKER PRELICENSE COURSE CERTIFICATE

Georgia Real Estate Commission Suite 1000–International Tower 229 Peachtree Street NE Atlanta, GA 30303-1605			License Numb Course Code: School Code:				
(404) 656-3916 Student's Name			School Code.				
School Name							
Residence	Independent Study	Hours Completed	Date Enrolled	Date Completed	Course Grade		
	e Rules and Regulations ent has successfully pass	•		sion, this school certi	fies that		
Signature of School I	Director/Coordinator	<del></del>		Date Issued			
NOTE TO STUDEN	TT: RETAIN THIS CE	RTIFICATE FO	R YOUR RECO	RDS. THE GEORG	JIA REAI		

ESTATE COMMISSION REQUIRES THAT THE SCHOOL SUBMIT YOUR COMPLETION RECORD ONLINE DIRECTLY TO AMP.

Editors Note: Course Completion Certificates may be issued only by the authorized personnel of an approved real estate school. Schools transmit prelicense course completion data online to Applied Measurement Professionals, Inc. (AMP), the Commission's examination vendor. Schools transmit postlicense and continuing education course completion information online directly to the Commission. The Commission does not require schools to issue this certificate for approved courses. However, schools may issue this certificate if a student requests printed evidence of having completed an approved course.

# See message on preceding page regarding this certificate.

# COURSE COMPLETION CERTIFICATE

Georgia Real Estate Commission Suite 1000 - International Tower 229 Peachtree Street, N. E. Atlanta, Georgia 30303-1605

Student's Name

(404) 656-3916 - Telephone Number (404) 656-6650 - Facsimile Number grecmail@grec.state.ga.us - Email www.grec.state.ga.us

License Number

School Name					School Co	de		
Course Title								
	COURSE CODE							
	(	lassroom	Computer	Credit	Date	Date	Exam	Course
Course		Course	Course	Hours	Enrolled	Completed	Grade	Grade
CAM Prelicense								
Salespersons Prel	icense							
Sales Postlicense								
In compliance with the Rules and Regulations of the Georgia Real Estate Commission, this school certifies that the above named student has successfully passed the course(s) cited above.01/2001								
Signature of School Director						Date		

NOTE TO STUDENT: RETAIN THIS CERTIFICATE ESTATE COMMISSION REQUIRES THAT THE SCHOOLINE DIRECTLY TO THE COMMISSION. NO CERTIFICATE.	IOOL SUBMIT YOUR COMPLETION RECORD