



AMERICA'S REAL ESTATE ACADEMY, INC.

SCHOOL POLICIES

Important Notice to Students: This document contains essential information about procedures for completing your course(s). Please read this document carefully to avoid any delay in obtaining your credit or license.

America's Real Estate Academy, Inc. (AREA) is approved by the Georgia Real Estate Appraiser's Board (GREAB), School Code #2787, renewal 12/31 annually, and the Georgia Real Estate Commission (GREC), School Code #2786, renewal 12/31/2013 for the purpose of offering real estate appraisal and sales related courses. Courses, including electronic offerings and in-class schedules, offered by AREA and approved by the state can be obtained from AREA's website, www.education-area-ga.com, or by contacting a school administrator at education@area-ga.com.

MISSION

AREA is determined to consistently offer quality real estate education and affordable access to the professional tools needed for individuals to succeed in their real estate career. AREA curriculum focuses on the skills necessary to compete in today's real estate sales, appraisal, and home inspection markets. In addition to the educational opportunities and license and certification exam prep courses, AREA provides an extensive array of continuing education courses that are meaningful and geared to allow you to excel beyond your competitors. The following policies are designed to comply with state and regulatory agencies which govern real estate education and assist AREA in providing appropriate course and licensure credit. AREA reserves the right to update and administer current policies as necessary.

INSTRUCTORS

Dick Viti, J.D., ABR, RECS, CREA, RHI, and AREA Curriculum Director is approved by the GREC and GREAB to teach all of the approved courses offered at AREA. Mr. Viti is a real estate broker, appraiser, and home inspector and has a broad background in all real estate fields pertaining to the courses offered. Mr. Viti supervises all AREA instructors. Information about individual instructors and their qualifications can be viewed by visiting AREA's website www.education-area-ga.com or by contacting the office at education@area-ga.com or 770-591-5552.

ENTRANCE QUALIFICATIONS

Admission for all courses requiring state licensure is limited to students who are:

1. at least eighteen (18) years old; and
2. high school graduates (or holder of a general educational developmental equivalency diploma).
3. students taking Pre-License courses must submit a Georgia criminal background report in order to obtain licensure. For persons with criminal convictions a preliminary background application may be completed. [520-1-.04 (11)].

NOTE: *State agencies may revise rules and regulations. Contact the school administrative office and/or individual state agency directly to verify license law information.*

ATTENDANCE

Requirements - Each course is organized and designed to present the theory, application, and complexities of real estate subjects in an orderly and understandable sequence. Each course session builds upon and adds to the previous session's materials. This process helps promote maximum understanding of the required topics and encourages mastery of complex real estate and appraisal subjects. In addition, the GREC and/or the GREAB require a certain minimum number of hours of attendance before the school can issue credit for the course hours. It is therefore important that all class sessions be attended.

Attendance will be taken either by sign-in sheet, electronic registration, or roll call at the beginning of each class session, and whenever the instructor needs to ascertain the correct record of attendance. It is the responsibility of the student to make sure that the attendance record accurately reflects their presence at each session. Do not expect the instructor to remember that you attended class.

In addition to the educational benefit, attendance at all class sessions will insure that the student has met the minimum number of hours required by the GREC and/or GREAB. Certification of attendance for the required number of hours is mandatory before taking the course final examination, before receiving course credit, or before obtaining any completion notice.

If, however, missing a session becomes unavoidable, make-up sessions for fulfillment of required attendance will be permitted. Students are strongly urged to attend all of the originally scheduled sessions for the courses registered. There is no assurance that make-up classes would be any more convenient or that space will be available for make-up attendance in

subsequent classes. In addition to saving the student the cost of the make-up session, perfect attendance of the originally scheduled class sessions will permit a student who fails a course final examination to re-take the examination one additional time without incurring any additional cost.

Make-Up Sessions - Any student that needs to make-up a missed session must:

1. make arrangements with the school administration (not the course instructor) to attend a make-up session for the curriculum missed; and
2. pay, at the time of arranging the make-up session, a fee of \$30.00 per session. Failure to attend scheduled make-up session(s) may result in additional fees.

All make-up sessions must be scheduled and attended within 90 days of the original missed session. After 90 days, makeup sessions will not be available. Students will be subject to new enrollment policies. A student who has excessive absences may be required to re-enroll in the particular course in question to ensure the integrity of the learning process and environment for all students and pay any applicable fees. The office has the authority and may use their judgment on a case-by-case basis to handle special situations.

PARTICIPATION/DECORUM

Students are expected and encouraged to participate in the organized classroom activities. Participation will enhance the learning experience and assist in providing direction to the instructor with regard to the class understanding of the subject matter. Students will also be expected to refrain from conversations with other students as such behavior can be distracting to the instructor and other students. Each student is making a financial sacrifice as well as a personal investment of their time to attend these classes. The instructors will be intolerant of behavior that will be disruptive of the learning experience and diminish the value of the instruction and are authorized to remove classroom distractions.

CELL PHONES/PAGERS/PDA'S

Unless you are on the organ transplant list, all electronic devices will be turned off. Students will have ample opportunity during course breaks to engage in personal or business communications.

COURSE COMPLETION REQUIREMENTS

To successfully complete state credited classification courses or continuing education courses, students must:

1. attend class the minimum number of hours required for the course (which is always equal to or greater than the hours required by the GREC/GREAB);
2. be alert and participate in class activities;
3. satisfactorily complete scheduled homework and in-class assignments in courses where applicable;
4. complete student affidavit as required; and
5. obtain the minimum passing grade or better on tested course work and final exams for classification courses.

Homework, quizzes, and/or other classroom activities will be assigned in classification courses and some continuing education courses. All such assignments must be completed in a satisfactory manner to obtain credit for the course or to take any final examination that may be associated with that course. Homework must be completed and turned in to the instructor at the designated time to attest to the fact that the student has mastered the subject matter. DO NOT mail or fax classroom homework to AREA. Students will be required to provide written certification that they personally completed all homework assignments. Notwithstanding the requirement to complete homework, quizzes, and other classroom activities, students must obtain the minimum passing grade or better on classification course final exams to receive course credit.

MULTIPLE LICENSE CREDIT

Certain AREA courses offer multiple types and levels of licensing credit. Students attending these classes should alert administration upon course enrollment of the type credit desired. For any course which requires an exam to advance license status, students must schedule exam with the Administrative office prior to the last day of class. If an exam is not scheduled, students shall receive continuing education (CE) credit at the conclusion of the class. Final exams cannot be scheduled once the CE credit has been reported to the State. Students may be required to repeat course if alternative credit is requested.

FINAL EXAMS

If a final examination is required, you must obtain the course minimum passing grade. If you fail to attain the minimum score, you may retake the exam one additional time. (Uniform Standards of Professional Appraisal Practice course permits three attempts.) To retake an exam, you will need to contact the school administration to schedule an appointment for the next make-up exam date. There is no charge for the retake of the exam if you have perfect attendance during the regularly scheduled class times. If, however, you must retake a final exam and you have less than perfect attendance, there will be and

administrative charge for the make-up examination. All make-up exams must be completed within 90 days of when student originally qualified for the exam. Failure to attend scheduled examinations may result in additional fees.

COMPLETION CERTIFICATION

Upon completion of a course and/or required exam, certification shall be submitted electronically to the appropriate state agency. An electronic completion notice shall be sent to you from the school detailing your course credit for your own personal records and should not be sent to the state for any type of renewal or for the purpose of scheduling any exams. Students may not receive credit for a course taken within the previous calendar year. In the event the student needs a paper certificate for any reason they should notify the AREA administrative office, education@area-ga.com. Subsequent duplicate paper certificates may be obtained for a fee by contacting the office.

REFUNDS

AREA recognizes that unforeseen circumstances may require the withdrawal of a student from classroom enrollment and therefore has established the following Refund Policies:

Prior to the issuance of any refund, all books and materials received by the student must be returned to AREA's office during normal business hours either personally or by insured delivery in like-new condition or the student will be responsible for the retail price of the item. Administrative fees may apply. Payment by cash or check: Advance tuition payments made by cash or check will be refundable if the student withdraws from class up until five business days before the start of class. Students withdrawing within five days of the scheduled class start date will receive a school credit, valid for a one year period, in the amount of the tuition paid. School credit shall be applied to the cost of a similar in-class course offering during the year following the withdrawal. Upon rescheduling/reenrollment students shall be responsible for any course price increase. Makeup fees or reenrollment fees may apply. No refunds will be issued on the day of class. Refunds of tuition paid by check shall take 4-6 weeks.

Credit card: Advance tuition payments made by credit or debit cards will be refundable if the student withdraws from class/program up until five business days before the start of class; however, the student will be subject to a processing fee equal to five percent of the amount charged. Students withdrawing within five days of the scheduled class start date will receive a school credit valid for one year in the amount of the tuition paid. School credit shall be applied to the cost of a similar in-class course offering during the year following the withdrawal. Upon rescheduling/reenrollment students shall be responsible for any course price increase. Makeup fees or reenrollment fees may apply. No refunds will be issued on the day of class.

AREA reserves the right to cancel a class if minimum enrollment is not achieved. Full refunds would be issued in this case.

RETURNED CHECKS

A \$30.00 charge will be assessed to any applicant who has a check returned due to insufficient funds or a closed account.

STUDENT QUESTIONS

All questions pertaining to course registration: i.e. registration, discounts, school policies, exam appointments, certification, etc. should be addressed to the administration at AREA. Questions regarding course content would be best directed to your course instructor. AREA will be glad to assist any student. It is recommended that students email any questions, education@area-ga.com, as this is monitored during and after regular office hours.

NON-DISCRIMINATION

AREA does not discriminate in fees, enrollment, or completion policies on the basis of race, color, sex, religion, national origin, familial status, or disability.

AMERICA'S REAL ESTATE ACADEMY, INC.
9425 HIGHWAY 92, STE 148, WOODSTOCK, GA 30188
WWW.EDUCATION-AREA-GA.COM
770-591-5552