



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 course 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 to comply with statutes.

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.*

COURSE COMPLETION REQUIREMENTS

To complete the course and receive appropriate credit (specific credit hours detailed in Online Course Catalog), you must successfully complete the following requirements:

1. Complete ALL lessons in the course including answering any and all review questions/quizzes. Most questions are timed and need to be answered within the prescribed time for credit.
2. Complete the appropriate Student Affidavit
 - a. Dearborn RECampus students must complete a Student Affidavit upon beginning course and at conclusion of course return a sign affidavit to AREA, a copy is located in the back of this school policy manual.
 - b. CompuTaught students complete the Student Affidavit at the end of course which will electronically be uploaded to AREA. A reference copy is located in the back of this school policy manual.
3. Pass the course final examination, if one is required.

NOTE: *Students taking the SALESPERSONS PRELICENSE COURSE must complete homework assignments which will be uploaded through the online course provider, and receive a passing grade on each before taking the final exam. Please see page 3 for a list of homework assignments.*

GRADING

If a final examination is required for the course you are taking, state law requires that you score **75% or better** on the exam. If you fail the first exam you may schedule a second exam no sooner than the next day. Appraisal continuing education courses require an electronic examination at the end of the course, which must be passed with a score of 75% or greater (per IDECC regulations).

COURSE COMPLETION

All courses must be completed prior to the course expiration date.

Dearborn REcampus Students:

All courses must be completed within **twelve months** from the date of enrollment. Course completion for all the Pre-license and Post-license courses recommends also passing a final exam within the same period to ensure you have appropriate access to your course for exam preparation.

CompuTaught Students

All courses must be completed within **180 days** from the date of enrollment. Each student has 90 days to access and review the course content after they have completed the last lesson in an online course. Course completion for all the Pre-license and Post-license courses recommends also passing a final exam within the same period to ensure you have appropriate access to your course for exam preparation.

EXTENSIONS

In the event that you are unable to complete your course in the amount of time allotted or you need additional time to study the material time expiration extensions may be granted with administrative approval. Extension prices and time frames vary if available, please contact the administrative office for more information should an extenuating circumstance arise.

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.

COURSE INFORMATION**COURSE MATERIALS**

All supplemental course materials for electronic courses are embedded into the course program and may be available in PDF format or through active hyperlinks. Students can view or print these PDF documents using the free Acrobat Reader program.

In an effort to aid our students with successful completion of their course AREA has developed additional study aid materials for certain tested courses. These study aids are located on AREA's website and are emailed upon registration. Please visit the [Online Student News](#) section to view the study aids. Study aids are password protected and passwords will be provided upon registration or by contacting the administrative office. Material listed is for reference purposes and is not intended to replace learning course material, but to supplement and enhance your learning experience.

Upon enrolling in the Salesperson Pre-license course, students can access the following items directly through their course. Some items are also posted on the AREA website:

Salespersons Pre-license

Candidate Handbook with an application for the state-licensing exam
Contract Forms Packet
Georgia License Law and Rules and Regulations Manual

Brokers Pre-license

Candidate Handbook with an application for the state-licensing exam
Georgia License Law and Rules and Regulations Manual

HOW TO COMPLETE THE COURSE**1. Starting Instructions**

Please refer to the "Introduction" lesson, located at the beginning of each course.

2. Homework Assignments for Real Sales Prelicense**CompuTaught Students**

The following nine contracts must be completed and are built into your course under the Real Estate Contracts section. These will automatically be uploaded upon completion.

- Listing Agreements 1 & 2 and Buyer Agency Agreements 1 & 2 - immediately after completing the lesson entitled "Listings 4" on the computer.
- Purchase and Sale Agreements 1 & 2 - immediately after completing the lesson entitled "Sales Contracts 4" on the computer.
- Leasing/Management Agreement, Lease Contract, and Tenant Agency Agreement - immediately after completing the lesson entitled "Residential Leases" on the computer.

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The following nine contracts must be completed and are built into your course under the Real Estate Contracts section. These will automatically be uploaded upon completion.

- Listing Agreements 1 & 2 and Buyer Agency Agreements 1 & 2 - immediately after completing the lesson entitled "Listings 4" on the computer.
- Purchase and Sale Agreements 1 & 2 - immediately after completing the lesson entitled "Sales Contracts 4" on the computer.
- Leasing/Management Agreement, Lease Contract, and Tenant Agency Agreement - immediately after completing the lesson entitled "Residential Leases" on the computer.

3. Certification Statement

All students participating in CBT courses must complete an affidavit certifying compliance with the course requirements. The **Student Affidavit**, is located in the back of this manual and must be **Signed**, and **Dated** and returned to AREA before any student can receive appropriate course credit. This statement certifies that each student has personally completed each lesson of instruction. Please fax to 770-591-5379. For CompuTaught courses the affidavit may be done electronically through your online course.

4. Course Final Examination

For Salespersons\Broker Pre-license, Post-license, and Appraisal Qualification students ONLY, please email AREA staff at education@area-ga.com or call 770-591-5552 to schedule your final exam.

5. Continuing Education Disclosure

Appraisal continuing education courses require passing an electronic final examination which is necessary for completion of the course.

6. Technical Support**Dearborn REcampus Students**

The quickest way to solve most technical support problems is to go to the following website which answers the vast majority of issues - http://www.recampus.com/REcampus/misc_topic.aspx?topic_id=369. For those problems not addressed, please contact the Technical Support Hotline at 888-213-5124, available 24 hours a day 7 days a week, except holidays.

CompuTaught Students

The quickest way to solve most technical support problems is to go to the following website which answers the vast majority of issues - www.mycoursepage.com/support. For those problems not addressed, please contact the Technical Support Hotline at 800-743-8703 or email them at techsupport@mycoursepage.com. Technical telephone support is available M-F, 9:00am to 11:00 pm EST, weekends – noon to 4:00 pm, except holidays.

7. System Requirements**Dearborn REcampus Students:**

Online courses can run on either Windows-based PCs or Macintosh OS computers. Our online courses require an Internet connection and the supported browser is Microsoft Internet Explorer, 4.0 or greater.

Online courses require an Internet connection, 56K modem or greater, 800x600 screen resolution, sufficient memory to run system software and browser, Microsoft Internet Explorer version 4.0 or greater, and Java and Cookies to be enabled. You can verify if your browser is compatible through a link on the support website.

AOL account users should simply dial-up using your AOL connection, but we recommend minimizing your AOL screen after signed-on to the Internet by clicking the minus sign in the upper right-hand corner of the window. You can then launch Microsoft Internet Explorer by clicking the Start button, selecting programs, then choosing Internet Explorer.

CompuTaught Students

IBM PC Compatible Computer (minimum 350 MHz processor with 32MB RAM)

SVGA (800x600) video card, driver, and monitor

Microsoft Windows 98/ME/2000/XP*

Adobe Acrobat Reader (free download available with course)

(CompuTaught does not support any "Beta" Versions of Internet Explorer)

Online Version Only:

Internet connection

Microsoft Internet Explorer 5.5 or greater

Showcase ActiveX control (free download)

REFUNDS

AREA's policy is that **we do not issue refunds for CBT courses except under the following conditions:**

1. ***Online courses*** – Refunds due to unresolved technical issues will be applied only if not more than one lesson following the course tutorial has been completed. The student must contact the appropriate tech support first to try to resolve the issue. The student must provide the following to the school administrative staff: the tech support person's name, date you spoke with them, and the help ticket number.
2. ***Exam Prep online products are non refundable and will expire as indicated below:***
Dearborn REcampus products expire **360 days** from the original date of purchase.
CompuTaught products expire **180 days** from the original date of purchase.
3. For print products and software purchased through the manufacture's website, please enclose a copy of the packing slip that was included with your original order and ship products to the appropriate address. We recommend that you ship in a manner that you can track. All items must be returned within **30 days** from the initial date of shipment and must be in original condition. ***No opened software or audiotapes may be returned.***

In any case in which a refund is issued, the amount of the refund is equal to the retail price of the product less any shipping, handling and/or processing charges.

STUDENT QUESTIONS

All questions pertaining to course registration: i.e. registration, discounts, school policies, exams, 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, SUITE 148, WOODSTOCK, GA 30188
 WWW.EDUCATION-AREA-GA.COM
 770-591-5552

AMERICA'S REAL ESTATE ACADEMY, INC.

Notice to All Students:

You must submit this form to America's Real Estate Academy, Inc. when you complete your lessons (it is required for course completion).

You can fax this form to 770-591-5379, or return it by mail to:

America's Real Estate Academy, Inc.

9425 Hwy 92 Suite 148

Woodstock, GA 30188

STUDENT AFFIDAVIT

"I certify that I have read and agree with the information contained within the School Policy Manual, and I have personally completed each assigned lesson module of instruction. If any homework assignment, contract form, or other written exercise is required for the completion of this course, I certify that I have personally completed this (these) assignment(s). I understand that if any other person has completed any part of this course required for completion the school may not award credit for the course or may withdraw credit already awarded for the course."

Student's Signature

Date

Print Name

Social Security Number

List Course(s):

Course Category and Title	Course Code	Type of Credit	Credit Hours
Real Estate Sales Pre-License - exam required			
Georgia Brokers Pre-License	38080	Pre-License	60
Georgia Salesperson's Pre-License	38079	Pre-License	75
Modern Real Estate Practice in Georgia	57569	Pre-License	75
Real Estate Sales Post-License Courses - exam required			
Advanced Topics for New Agents	38083	Post	25
Finance and Settlement Procedures	38082	Post	25
Georgia Post Licensing: Sales and Marketing 101	55759	Post	25
Georgia Real Estate 25-HR Post Licensing	41611	Post	25
Appraisal Exam Prep	No Credit		
Real Estate Exam Prep -AMP & GA Specific			
Real Estate Exam Prep -AMP			
Continuing Education Courses - NO exam required			
ADA and Fair Housing	38086	CE	3
Business Management In A Real Estate Office	55849	CE	6
Buyer Representation	41615	CE	6
Check It Out: Home Inspection In Real Estate Practice	38093	CE	3
Commercial Finance and Investment Analysis	38110	CE	6
Commercial Leases	38108	CE	6
Commercial Real Estate: Listing Properties	41610	CE	6
Consensual Dual Agency	38085	CE	3
Current Developments In Agency	38102	CE	6
Environmental Issues In Your Real Estate Practice	41595	CE	6
Ethics In Real Estate (Meets NAR req.)	38088	CE	3
Ethics In Todays Real Estate World (Meets NAR req.)	55901	CE	6
Fair Housing	41604	CE	6
Federal Law & Commerical Real Estate	51106	CE	3
Foreclosures, Short Sales, REO's and Auctions	59813	CE	6
Georgia Basic Real Estate Finance	38097	CE	6
Georgia License Law and Rules	38098	CE	6
Georgia Real Estate 24-HE CE	41638	CE	24
Homes for All: Serving People with Disabilities	55902	CE	6
Introduction to Commercial Real Estate	41601	CE	6
Introduction to Real Estate Ethics	38091	CE	3
Investment Property Practice and Management	41600	CE	12
Legal Issues for Agents	38099	CE	6
Legal Issues In The Brokerage Office	38103	CE	6
Licensess As Principal	38106	CE	6
Management in A Brokerage Office	38095	CE	6
Maximize Your Buyer's Borrowing Power	38089	CE	3
Methods of Residential Finance	38094	CE	6
Mortgage Fruad and Predatory Lending	57568	CE	6
Pricing Property to Sell	38096	CE	6
Principles of Commercial Real Estate	38090	CE	3
Processing & Closing Real Estate Loans	60147	CE	3
Property Management	38104	CE	6
Property Management and Managing Risk	41599	CE	6
Real Estate Agent Mortgage Professional	55904	CE	6
Real Estate & Taxes! What Every Agent Should Know	41598	CE	6
Real Estate Finance and Tax Issues	41597	CE	12
Real Estate Finance Today	41596	CE	6

Course Category and Title	Course Code	Type of Credit	Credit Hours
Real Estate Math	38087	CE	3
Red Flags Property Inspection Guide	41614	CE	6
Reverse Mortgages for Senior Homeowners	55754	CE	6
Risk Management	41613	CE	6
Structuring Ownership in Commercial Real Estate	38107	CE	6
Sustainable Housing & Building Green	60146	CE	8
Tax Advantages of Home Ownership	38105	CE	6
Tax Free Exchanges	38084	CE	3
The Truth About Mold	55757	CE	6
Understanding 1031 Tax Free Exchanges	55758	CE	6
Understanding Closing Statements	38112	CE	9
Understanding Conventional, FHA and VA Loans	60163	CE	3
Understanding Credit and Improving Credit Scores	60148	CE	3
Understanding Net to Seller Forms	38100	CE	6
Using the Internet in Your Real Estate	38092	CE	3
Writing Contracts	38101	CE	6