

California General Information Page:

The CE Shop, Inc.
5670 Greenwood Plaza Blvd., Suite 420
Greenwood Village, CO 80111
Website: www.theceshop.com
Phone Number: 1-888-827-0777
Email Address: compliance@theceshop.com
Pre-Licensing Sponsor Number: 50607
CE Sponsor Number: 4883

General Course Information

- All of The CE Shop California courses are delivered via the internet, therefore there are no physical textbooks. Students can print all course materials as needed.
- Courses must be completed within 1 (one) year of the registration/enrollment date.
- There are no prerequisites to any of the continuing education courses The CE Shop offers online.
- **DRE does not confer or recognize any specialty licenses, designations, or certifications.**

Course Fees:

- 2 hour courses = \$15.00 *
 - 3 hour non-commercial focused courses = \$19.00 - \$39.00
 - 3 hour commercial focused courses = \$23.00 *
 - 4 hour courses = \$23.00 *
 - 6 hour courses = \$29.00 - \$399.00 *
 - 8 hour courses = \$39.00 - \$239.00 *
 - 12 hour courses = \$295.00 - \$299.00 *
 - 45 hour qualifying courses = \$175.00*
- *All prices are subject to change. All prices include all fees & taxes.

DRE Disclaimer Statement:

This course is approved for continuing education credit by DRE. However, this approval does not constitute an endorsement of the views or opinions which are expressed by the course sponsor, instructors, authors, or lecturers.

Course Provider Complaint Statement

A course provider complaint form is available on the DRE website at www.dre.ca.gov. Access this form by typing in "RE 340" in the search box located in the upper right corner of the home page. An informational form regarding course provider complaints, "RE 340A" is also available.

Course Descriptions

CA 45-Hour Real Estate Principles Course—45 Hours; Copyright The CE Shop 2016

To apply for your California Real Estate Salesperson's license, you first need to complete 135 credit hours of required education: Real Estate Principles (45 hours), Real Estate Practice (45 hours), and one additional DRE state approved course (45 hours). This 45-hr course covers principles of real estate in California. The course prepares you for the California licensing exam, as well as provides the foundation knowledge necessary to be a successful real estate salesperson. There will be 100 Questions on the final

exam.

CA 45-Hour Real Estate Practices Course—45 Hours; Copyright The CE Shop 2016

To apply for your California Real Estate Salesperson's license, you first need to complete 135 credit hours of required education: Real Estate Principles (45 hours), Real Estate Practice (45 hours), and one additional DRE state approved course (45 hours). This 45-hr course covers practice of real estate in California. The course prepares you for the California licensing exam, as well as provides the foundation knowledge necessary to be a successful real estate salesperson. There will be 100 questions on final exam.

CA 45-Hour Real Estate Finance Course—45 Hours; Copyright The CE Shop 2016

To apply for a California Real Estate Salesperson's license, you need to complete three courses (135 credit hours): Real Estate Principles (45 hours), Real Estate Practice (45 hours), and one additional DRE approved course (45 hours). The courses prepare you for the California licensing exam, as well as provides the foundation necessary to be a successful real estate salesperson. This 45-hour Real Estate Finance course satisfies the additional course requirement. There will be 100 questions on the final exam.

A Brief Introduction to Real Estate Finance – 2 Consumer Protection Hours; Copyright The CE Shop Rev. 2016

Most buyers of real estate will require a loan. In fact, the financing of a home is as integral to real estate transactions as finding the home itself; if the buyer cannot obtain financing, the transaction will ultimately fail. To provide the best service to consumers, it is essential for licensees to have a clear understanding of the financing process, from initial loan application through funding at closing. The Financing course provides licensees with the must-know financing issues to enable them to better serve their clients who require financing for real estate purchases. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

Accredited Buyer's Representative Designation (ABR) Designation Course – 12 Consumer Service Hours; Copyright NAR 2016

The Accredited Buyer's Representative (ABR)[®] Designation Core Course establishes a foundation of training, skills, and resources to help you succeed as a buyer's representative. This course is specifically designed to help the licensee: conduct a buyer counseling session; sign buyer clients to a written buyer representation agreement; provide exceptional service; negotiate buyer client's offers; bring the transaction to a successful close. This online course incorporates peer-to-peer discussion forums, and downloadable resources which include buyer representation checklists, forms, and worksheets that can licensees organize and streamline their day-to-day buyer representation tasks and responsibilities. This course was written and developed by the National Association of REALTORS[®] (NAR) team of developers and the content is all original, NAR owned content. There will be 40 questions on the final exam.

Advocating for Short Sale Clients – 3 Consumer Protection Hours; Copyright The CE Shop 2013

Tactics that work with motivated, excited sellers don't always translate well when working with short sale sellers and short sale buyers. Toss lender approvals, junior lien holders, and inflexible timelines into the mix, and you end up with a whole new ball game. In a short sale transaction, the motivation for each party is different than the standard transaction, and as the professional in the scene, you need to adjust accordingly. This course speaks to your interaction with short sale sellers, and how you can help them through a tough process while diligently advocating on their behalf. We cover how to figure out an appropriate listing price, negotiate with the lender's representative, sort through debt settlement terminology, and carry the deal through to closing. We also look at the process from a buyer's agent perspective. Additional cautions, considerations, and fraud prevention tactics are required when advocating on behalf of these deal-seeking buyers. This course was written and developed by The CE

Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

Affordable Housing: Solutions for Homes and Financing – 3 Consumer Protection Hours; The CE Shop, Inc. Copyright 2019

Affordable housing, or lack thereof, has been a discussion topic in the media, advocacy groups, and the political arena for years, and lately the chatter has become louder and more urgent. As the leader of one housing coalition stated, “It’s not a housing crisis. It’s a housing catastrophe.”

In this three-hour course we’ll explore the impact that a lack of affordable housing has on individuals, families, and the real estate industry and offer real-world solutions that licensees can share with wouldbe homeowners for housing and financing.

Course highlights include:

An overview of the affordable housing crisis, including the segments of the population (demographic and geographic) that are most impacted

A look at how governments and communities are attempting to address the lack of affordable housing

Up to date graphs, charts, and statistics from the Joint center for Housing Studies of Harvard University, the National Low Income Housing Coalition, and the National Association of REALTORS®

Creative housing options to make homeownership more affordable, including new home manufacturing and lifestyle trends

Financing options for down payment assistance, no down payment loan products, and loans with more flexible underwriting standards

“Bringing it Home” lessons

There will be 20 questions on the final exam.

Anatomy of Commercial Building – 3 Consumer Protection Hours; Copyright The CE Shop 2013

When licensees represent clients in a commercial transaction, whether marketing the building or assisting in the purchase, knowledge of the building’s structure and systems is vital. A building is comprised of its architectural features and its MEP (mechanical, electrical and plumbing) systems. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

Assistance Animals and Fair Housing – 4 Fair Housing Hours; Copyright The CE Shop 2019

Emotional support animals, service animals, and reasonable accommodation. How does the concept of reasonable accommodation play out in property management? Must a property manager accept a tenant's emotional support animal, and under what conditions? What proof can a property manager or landlord require of a tenant who claims a need for an emotional support animal? What about homeowners associations—must accommodation be made in these communities? With some airlines accepting miniature horses on board as service animals, can Apartment 3B be far behind? How does the Fair Housing Act apply, and where does it all stop? This is a topic that sparks questions around what the laws are and how and when they apply in cases of individuals with assistance animals.

This course explores the issues and options for landlords and property managers surrounding assistance animals, helping real estate professionals recognize scenarios in which the fair housing and disabilities laws apply and helping to ensure that individuals with disabilities have equal access to housing. There will be 20 questions on the final exam.

At Home With Diversity – 6 Consumer Protection Hours; Copyright NAR 2012

At Home with Diversity is an educational experience designed to present a picture of the changing face of the real estate industry. More importantly, *At Home with Diversity* teaches how real estate professionals can increase their sensitivity and adaptability to future market trends. Additionally, students will learn to thrive as effective service providers and community leaders. The course addresses issues of diversity, fair

housing, and cultural differences. All three subjects are closely related and have value for real estate professionals who must serve diverse local markets. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. There will be 30 questions on the final exam.

Attracting Online Consumers: Listings and Syndication – 3 Consumer Service Hours; Copyright The CE Shop 2016

These days, homebuyers often search the Internet for homes *before* seeking out an agent. In fact, the National Association of REALTORS®' *2014 Profile of Home Buyers and Sellers* revealed a whopping 92% of buyers used the Internet in some way in their home search process.

With so many homebuyers turning to the Internet, the quality and positioning of your listings has never been more important. Good listing visibility is a must. *Attracting Online Consumers: Listings and Syndication* looks at how to put together a strong listing description and how to make syndication work for you, your clients, and your short- and long-term business objectives. There will be 20 questions on the final exam.

California Agency – 3 Agency Hours; Copyright The CE Shop Rev. 2018

The process of buying, selling, and leasing real estate is more challenging today than ever. People need the help of trained experts to guide them through the process and represent their interests during negotiations. Your assistance makes the process more comfortable and successful for both buyers and sellers. In California, “agency” refers to the type of relationship between a buyer or seller and a real estate licensee. Buyers and sellers can enlist the assistance of a real estate professional to represent their interests and direct transactions on their behalf. As a knowledgeable expert, you can guide clients through the process and help them resolve problems and challenges along the way. The real estate industry operates within the concept of “agency.” This course will help you understand how real estate firms operate in the state of California so you can best serve your clients while acting within the law. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

California Ethical and Effective Online Advertising – 3 Consumer Service Hours; Copyright The CE Shop Rev. 2017

Because the Internet is a wide-reaching medium with a very low cost of entry and nearly instantaneous feedback, it provides both increased visibility—and increased risk. This course will demonstrate how to maximize online visibility while decreasing online risk. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

California Ethics – 3 Ethics Hours; Copyright The CE Shop Rev. 2018

Today's real estate marketplace is in greater turmoil than ever. Professional and ethical real estate professionals who adhere to a high set of standards will be the foundation for restoring confidence and stability in an already unsure marketplace. The National Association of REALTORS® (NAR) relies on its Code of Ethics to ensure that all REALTORS® are conducting business in an honest manner and with the highest degree of integrity. You will learn the Code of Ethics in depth, explore its various applications and relate it to your daily practice. You will also learn about the California Business and Professions Code that guides ethical business practices within the state of California. As part of your real estate continuing education, this course will provide you state licensing continuing education credits as well as fulfill the requirement for Ethics training mandated by the National Association of REALTORS®. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content.

Reminder: State law may be in conflict with segments of the Code of Ethics and in those instances, state

law will prevail. There will be 20 questions on the final exam.

California Fair Housing – 3 Fair Housing Hours; Copyright The CE Shop Rev. 2018

As a real estate agent or broker, you serve as diverse a population as exists anywhere in the United States. Your customers will vary widely as to race, culture, and even gender orientation. Pursuing correct Fair Housing practices makes good business sense. Real Estate professionals who understand and strictly comply with California Fair Housing Laws serve clients and customers with confidence and integrity and ensure that every person is treated fairly. This Fair Housing course will assist you to identify important concepts to improve your customer service and help you to avoid common legal and cultural pitfalls. You will learn about both federal Fair Housing laws and laws unique to the state of California. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

California Risk Management – 3 Risk Management Hours; Copyright The CE Shop Rev. 2018

The balancing of risk and profitability is central to every real estate professional. Licensees face hundreds of business decisions and actions. If these decisions are actions are not managed properly, they could expose licensees to potential lawsuits and violations of federal and California state law. This course will discuss risk and the potential for loss in relation to the real estate industry in the state of California. This course will discuss risk in six key areas: property disclosure, agency law, contracts, compensation, anti-trust and fair housing. The more knowledge you have regarding potential risks, the greater ability you have to effectively manage those risks and minimize exposure. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

California Trust Fund Handling – 3 Trust Funds Hours; Copyright The CE Shop Rev. 2018

At the foundation of any real estate transaction, purchase or rental, is the transfer of funds from one party to another. Real estate professionals act as intermediaries in the process, commonly handling funds entrusted to them from one party as part of the transaction. These funds, called trust funds, can involve earnest money deposits, security deposits, rent payments and much more. The proper handling of these funds is a fiduciary duty of real estate professionals and must be done with care and integrity. In this course, you will learn the processes involved in managing and accounting for trust funds. You will learn the requirements involved in trust accounts, what you are required to do with funds entrusted to you, and how to ensure the funds are handled properly. At the conclusion of the course, you will learn how to reconcile these accounts and understand the auditing processes. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

California Salesperson and Broker Survey – 8 Survey Course Hours; Copyright The CE Shop Rev. 2017

This course provides a great way for California real estate professionals to meet their 15 hours of CE requirement in core courses in one easy-to-digest 8-hour package. Ethics, agency law, risk management, fair housing law and trust fund management are all crucial components to maintaining professional standards in the industry. The California Salesperson and Broker Survey packs it all into one great course. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. Revised 2015. There will be 20 questions on the final exam.

California Management and Supervision – 3 Management and Supervision Hours; Copyright The CE Shop 2015

Along with the risk, opportunity, and benefits of being a broker comes a grave responsibility: supervising licensees who work independent and out of sight of the broker as they guide clients through the ups and downs of a real estate transaction. This three-hour course is designed to help brokers meet that responsibility with professionalism, aplomb, and reduced risk to their license. Responsibilities include supervising, documenting, and managing the real estate activities of their firm. This course offers several ways to minimize the risk exposure for the broker, their licensees, and their firm. There will be 20 questions on the final exam.

Client Advocacy for Commercial Real Estate – 3 Consumer Service Hours; Copyright The CE Shop 2013

Client advocacy filters into every aspect of your real estate business, starting with the method you use to pursue new clients through your follow-up call after you have executed a transaction. This course takes the concept of advocacy and applies it to everyday actions in commercial real estate. Numerous examples populate the course, including strategies to employ when pursuing new business, opportunities to educate your clients, and effective discussion points to help your clients see when an expert is needed. Good service means being an effective advocate, and this course will help polish those advocating skills. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

Commercial Landlord Representation – 3 Consumer Service Hours; Copyright The CE Shop 2013

Landlord representatives usually referred to as “leasing agents” or “leasing brokers,” serve a key role in commercial real estate: getting tenants for their clients’ buildings. Accomplishing that goal is a lengthy, multi-step process that includes positioning the product in the marketplace, identifying suitable prospects, creating and executing marketing plans, negotiating the deal, and managing all of the steps associated with the leasing process. Landlord reps must have their fingers on the pulse of their market. A thorough knowledge of tenant demographics, occupancy rates, leasing rates, and industry trends is essential. Beyond technical expertise, however, they must also be adept at relationship building, and must know how to coalesce the varying needs of tenants, landlords and leasing brokers into workable, win-win-win deals. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

Conducting Open Houses and Developing a Safety Plan – 2 Consumer Protection Hours; Copyright The CE Shop 2013

Open houses have been a standard practice in seller representation for decades; however, not all open houses are successful. By carefully selecting which listings are suitable for an open house, then preparing the sellers for the event, you set yourself up for a productive afternoon. This course walks you through the steps involved in planning for and hosting a successful open house. Open houses pose some security risks, but they are not the only safety threat that real estate professionals face. The second half of this course looks at safety from multiple angles, and offers practical ways to protect yourself while working with clients, at the office, and when you are at home. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

Current Issues and Trends in Real Estate – 3 Consumer Service Hours; Copyright The CE Shop 2018

Welcome to Current Issues and Trends in Real Estate. It’s hard not to turn on the news without reading about one or more of the issues we’ll cover in this course, and they all have significant implications to

the practice of real estate:

Sex and real estate: sexual harassment and discrimination

Assistance animals and the disabled

Affordable housing

Tax law changes and the impact on real estate

This three-hour course will update licensees on current issues and trends impacting their clients to help them better serve clients concerned about the current tax law, fair housing protections and rights for the protected classes of disability and sex, and provides resources for low- and moderate-income households to find and finance affordable housing. There will be 15 questions on the final exam.

Determining Value of Commercial Properties – 3 Consumer Service Hours; Copyright The CE Shop 2013

Real estate licensees who represent commercial clients, whether as buyers or sellers of commercial properties, must understand the process of valuing commercial properties. To best serve their commercial real estate clients, they need a solid understanding of how commercial properties are valued, how appraisers work, and how that important final number is determined. Many of the tools and methodologies used by commercial appraisers can also be used by licensees to help their clients determine value when buying, selling or comparing commercial real estate. While a valuation prepared by a real estate licensee will never take the place of a formal appraisal, it is important for licensees to understand the definitions of value used by appraisers, the methodologies used, the three approaches to value, and how value of commercial properties is determined. It is also important for licensees to be able to read and extract information from a professional appraisal report. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

Discovering Commercial Real Estate - 3 Consumer Service Hours; Copyright NAR 2014

This course offers a broad overview of the basics of commercial real estate and how it differs from residential real estate. Students will be able to compare (distinguish or understand) the broker's role and discover the different types of commercial properties, terms, valuation methods, marketing and resources for further education. While it will not equip an agent with the needed tools to practice commercial real estate, it will explain the business and introduce many of the resources needed to pursue a commercial transaction or a career in commercial real estate.

This is an ideal introductory course for those who are newly licensed and/or residential agents who want to learn more about commercial real estate.

The National Association of REALTORS®, "The Voice for Real Estate," is America's largest trade association. NAR's 1 million members, including NAR's institutes, societies and councils, are involved in all aspects of the residential and commercial real estate industries. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. There will be 30 questions on the final exam.

Did You Serve? Identifying Homebuying Advantages for Veterans – 3 Consumer Service Hours; Copyright The CE Shop 2015

With more than 20 million Veterans living in the United States today, real estate professionals can have a powerful and profound impact for those who served all while expanding their business in a patriotic way to an underserved market. Better serving our nation's Veterans and military families purchase a home starts with one simple question. Real estate professionals who ask "Did You Serve?" to every client can easily identify Veterans and service members. By doing so, they can open the doors of homeownership for Veterans and service members who may not have been able to purchase a home through other financing. The *Did You Serve? Identifying Homebuying Advantages for Veterans* course is designed to empower real estate professionals to provide valuable support to Veterans and military families by providing them with the knowledge and skills around understanding the VA home loan program and

application process, and tools and strategies for finding and purchasing the perfect home for Veterans. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

Enhance Your Brand and Protect Your Clients with Data Privacy and Security – 3 Consumer Protection Hours; Copyright NAR 2014

This course aims to educate real estate associations, brokers, agents, and multiple listing services about the need for data security and privacy; and to assist them in complying with legal responsibilities. The Course provides information about state laws and pending federal regulations regarding data security and privacy protection that may affect your business. In regards to compliance, the Course includes various checklists of issues to consider when drafting a security program tailored to your business's needs. There is no one-size-fits-all approach to security and compliance, but the National Association of REALTORS® (NAR) aims to provide your real estate business with the tools necessary for developing a program that best suits your business. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. There will be 30 questions on the final exam.

Expanding Housing Opportunities – 3 Consume Service Hours; Copyright NAR 2015

Savvy real estate professionals are looking beyond their traditional client bases toward working families and first-time buyers. Expanding Housing Opportunities educates students on the range of affordable housing opportunities and the clients seeking them. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. There will be 20 questions on the final exam.

Foundations of Real Estate Finance – 6 Consumer Protection Hours; Copyright The CE Shop 2009

There have been many financial changes in the United States in the past decade, the results of which have impacted the real estate mortgage process, as well as other areas. The financing of a home is as integral to real estate transactions as finding the home itself, and it is beneficial for you to have a clear understanding of the financing process. Through this course, you will gain a better understanding of the changes the mortgage market has experienced over the years. You will also gain knowledge of qualifications and requirements of several popular lending options, which will help you guide your clients to properties that fit within their loan's requirements. Please be aware that the publishers of this course encourage all real estate professionals to stay attuned to market changes and refer to trusted advisors during all steps of the mortgage process. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

From Contract to Keys: The Mortgage Process – 6 Consumer Protection Hours; Copyright The CE Shop 2009

Within the mortgage process, there are many twists and turns. From the time your buyers sign their purchase agreements, to the time they finally get the keys to their new home, the mortgage process can be filled with anxiety, frustration, and uncertainty. Through your understanding of the process, you will be able to provide your clients with a road map through the maze. You will assist them in navigating through the process and successfully reaching the finish line ... where they'll receive the keys to their new home! This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

Generating Buyer and Seller Leads – 6 Consumer Service Hours; Copyright NAR 2017

There are as many ways to find online and in-person leads as there are ways to meet new people, and agents need to use the ones that work best for them and their target markets. It is helpful to consider a variety of different tactics to keep your options open and your approach fresh. If something isn't working for you, change and try something else. The most important thing to remember when seeking leads offline is to begin by establishing a relationship first. Sales come later. When it comes to generating leads, the best place to start is your "sphere of influence": the people you know best and who already know, like, and trust you. Your family, friends, neighbors, and people you meet in the course of your everyday life. If approached correctly, your sphere can be your advocates and ambassadors. Put them into your contact database and make a point of keeping in touch in order to grow your influence and opportunities.

In this six-hour online course, the learner will evaluate the art and science of generating leads. The course examines the lead generation process from identifying viable leads, to qualifying them, and to converting them to clients. The course will also review the tools and techniques necessary to implement a successful lead generation strategy that is adaptable to your business and target market. There will be 30 questions on the final exam.

Generation Buy – 6 Consumer Service Hours; Copyright NAR Rev. 2018

At any given time, today's real estate professionals may be working with *four* generations of real estate buyers: Millennials, Generation X, the Baby Boomers, and Matures. So how do real estate professionals assess the distinct wants and needs of these generations and nurture real estate client relationships for a lifetime? Say hello to Generation Buy. In this course, students will examine the characteristics of these home buying generations and evaluate their expectations (expectations of the agent and the transaction) as well as communication preferences. As a turnkey resource, this course offers generation-specific marketing tools, networking tips, scripts, and counseling strategies to help real estate professionals formalize their agency relationships. Generation Buy is an approved elective for the Accredited Buyer's Representative (ABR®) designation. For more information about this designation, visit the Real Estate Buyer's Agent Council at www.REBAC.net. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. There will be 40 questions on the final exam.

Green Day 1: Resource-Efficient Homes: Retrofits, Remodels, Renovations, and New Home Construction – 6 Consumer Service Hours; Copyright NAR 2017

Green Day 1: The Resource-Efficient Home – Retrofits, Remodels, Renovations & New Home Construction covers the distinguishing characteristics that make a home resource-thrifty. The course looks at why consumer demand for these types of homes is increasing and how both the homes and consumer expectations impact the market. For baseline understanding, the course begins by defining and distinguishing: resource-efficient home features, smart homes and smart home technology, and certified homes.

Green Day 1 prepares real estate professionals to provide advice and information to help homeowners engage with appropriate projects or professionals to improve the resource efficiency of their homes—from low-cost fixes and DIY projects, to retrofitting and replacing systems and big-budget remodeling projects. The cost-benefits of retrofitting vs. remodeling vs. renovating are also thoroughly discussed. The course concludes by addressing construction of a new resource-efficient home and the value that that real estate professionals can bring to the design and build team. There will be 40 questions on the final exam.

Green Day 2: Representing Buyers and Sellers of Resource-Efficient Homes – 6 Consumer Service Hours; Copyright NAR 2017

Green Day 2: Representing Buyers and Sellers of Resource-Efficient Homes, the second and final course in the Green Designation program sequence, focuses on applying the knowledge about resource-efficient, smart, and certified homes so that real estate professionals can adapt core real estate skills to build business success in this niche market.

The course starts out with a discussion of the changes in consumer motivations around resource-efficient homes and how the sum of many small environmentally-conscious preferences has led to a big shift in societal home-buying behaviors. The interrelationships between green lifestyles and values—such as affordability and walkability—are highlighted.

Green Day 2 then goes on to discuss in detail the impacts that green housing trends have had on the MLS, and on the activities of marketing, listing, finding, and buying resource-efficient homes. The course concludes by addressing real estate business development issues important to the green real estate professional: building an effective team with the right skills, fostering relationships with experts, and promoting community involvement. There will be 40 questions on the final exam.

Home Sweet (Second) Home: Vacation, Investment, Luxury Properties – 6 Consumer Service Hours; Copyright NAR 2017

This course focuses on the knowledge and skill base that real estate professionals need to specialize in buying, selling, or managing second homes in a resort, recreational, and/or vacation destination and properties for investment, development, or retirement. The Resort and Second-Home Property Specialist (RSPS) is an official certification of the National Association of REALTORS®. By taking this course and earning the certification, it says that the certification holder has the specialized skills, knowledge, and insights to help buyers and sellers make informed decisions about second-home properties for vacation and investment. The National Association of REALTORS®, “The Voice for Real Estate,” is America’s largest trade association. NAR’s 1 million members, including NAR’s institutes, societies and councils, are involved in all aspects of the residential and commercial real estate industries. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. There will be 40 questions on the final exam.

Investment Strategies in Commercial Real Estate – 3 Consumer Service Hours; Copyright The CE Shop 2013

Commercial real estate investors have two goals: generate cash flow and produce higher returns. However, unlike other investment types, investing in commercial property is not simply a matter of buying at one price and selling for more. Commercial real estate must be considered in terms of the risks and rewards of the type of commercial property, income during the investment period, the investor’s own situation, and how value and return are impacted by the economic, market, tax, and legal conditions (particularly zoning) for the market niche. This course presents an overview of the factors impacting value and investment potential of commercial properties, gives licensees a solid understanding of the financial aspects of commercial real estate investment, and better prepares them to provide professional guidance to their commercial real estate clients when evaluating investment properties for purchase or sale. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

Marijuana In Real Estate – 3 Consumer Service Hours; Copyright The CE Shop 2017

Marijuana: not a topic you might have ever thought you’d see in connection with your professional real estate career. No matter where you stand on the legalization issue, the issue itself has spread into day-to-day real estate activities for many professionals involved in real estate, whether working with buyers, sellers, tenants, or landlords in the residential and/or commercial real estate market.

This three-hour course reviews some of the key legislation related to marijuana, where the legal controversies exist, case studies, and the potential implications for real estate—including what’s at stake for you, the licensee.

So buckle up and get ready for one of the wilder rides you’ll find in your real estate career.

Course highlights include:

- The basics of federal and state laws related to marijuana

- A look at the various controversies associated with marijuana and its legalization
- Trends in marijuana law—and how changing laws are the one constant at present
- Key findings from case studies involving real estate and marijuana use
- The impact of marijuana’s cultivation on a property
- Issues in property management, and seller and buyer representation
- A brief overview of special issues related to commercial properties, condominiums, and HOAs
- A quick bite related to employment law and its intersection with real estate
- Activities and examples to seal in the new information and frame it in everyday context
- There will be 20 questions on the final exam.

Marketing, Advertising, and Social Media Compliance – 3 Consumer Service Hours; Copyright The CE Shop 2017

The Internet is rich with promotional opportunities. Whether it’s a post on Facebook or a tweet linking to your new listing, whether it’s a status update on LinkedIn, a virtual home tour on YouTube, or photo collage on Pinterest, there are plenty of different ways to promote your professionalism, highlight your expertise, increase your connections, and showcase your listings.

This course looks at how you can use the unique advertising and marketing opportunities now available through social media to better serve your clients and customers, and further promote your own brand.

Course highlights include:

- An overview of how consumers—and agents and agencies—are using social media and how this is impacting the real estate industry.
- A detailed discussion of how to use various social media platforms—including Twitter, Facebook, LinkedIn, YouTube, and Pinterest—to promote your business and better serve your clients and customers.
- A look at how various social media platforms differ and how to select the ones that are best for you and your needs.
- Tips for creating an online marketing strategy.
- A review of legal and ethical issues surrounding online marketing.
- A discussion of copyright law, trademarks, and public domain content.
- Tips for avoiding common social media missteps.
- Activities and examples to illustrate the practical application of the new information and frame it in everyday context.
- There will be 20 questions on the final exam.

Military Relocation Professional Certification – 6 Consumer Service Hours; Copyright NAR 2013

The goal of the Military Relocation Professional Certification Core Course is to educate real estate professionals about working with current and former military service members to find the housing solutions that best suit their needs and take full advantage of military benefits and support. Students will learn how to provide the real estate services—at any stage in the service member’s military career—that meet the needs of this niche market and win future referrals. Military Relocation Professional Certification Core Course qualifies as an elective course for the Accredited Buyer’s Representative Designation offered by the Real Estate Buyer’s Agent Council (REBAC). For information on earning the ABR® Designation go to www.Rebac.net. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. There will be 40 questions on the final exam.

NAR's e-Pro® Certification Day 1 – 6 Consumer Service Hours; Copyright NAR 2017

NAR's e-Pro® Certification Day 1 will show you how to meet the challenge of being found online and how to create traffic for your web presence. It teaches high-level digital marketing theory, with practical suggestions for consistent implementation. Learners examine the life cycle of a lead, from capturing prospects online through to lead nurturance and management using a contact or customer relationship system. The outcome of applying these methodologies is a strong web presence and a healthy business development funnel.

After completing the complete e-PRO® curriculum (Day 1 and Day 2), the learner will be able to develop a comprehensive ongoing digital marketing plan to help attain business and professional goals. Additionally, learners will thoroughly understand how to uphold the NAR's REALTOR® Code of Ethics in all of their digital marketing efforts. There will be 40 questions on the final exam.

NAR's e-Pro® Certification Day 2 - 6 Consumer Service Hours; Copyright NAR 2017

NAR's e-Pro® Certification Day 2 addresses new and emerging digital formats (photo, videos, and audio) that support online marketing and client communication. Operating a virtual office using cloud computing tools is also covered. The effective use of social networks is discussed in detail.

After completing the complete e-PRO® curriculum (Day 1 and Day 2), the learner will be able to develop a comprehensive ongoing digital marketing plan to help attain business and professional goals. Additionally, learners will thoroughly understand how to uphold the NAR's REALTOR® Code of Ethics in all of their digital marketing efforts. There will be 40 questions on the final exam.

New Home Construction and Buyer Representation: Professionals, Product, Process – 6 Consumer Service Hours; Copyright NAR 2015

This course is designed to help real estate professionals gain the product and transaction knowledge needed in order to guide buyer-clients through the steps and processes for purchase, construction, and customization of a new home. Students will learn how to protect clients' interests and to develop productive business relationships with builders and builder's sales representatives. As a turnkey resource, this course contains checklists, worksheets, and suggested scripts. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. There will be 40 questions on the final exam.

Preparing A Market Analysis – Best Practices – 3 Consumer Service Hours; Copyright The CE Shop 2017

Perhaps no task is more important than preparing a professional comparative market analysis. Whether for a buyer or seller, the CMA, properly done, can mean thousands of dollars in their pockets, and can make the difference between a sale and a sale fail. But because it's such a well-worn tool, it's tempting for a licensee to get complacent with the CMA, and "phone it in." Don't be that licensee.

This three-hour course covers the how-tos of a professionally researched and presented comparative market analysis.

Course highlights include:

- The three-step approach to market analyses: the market, the property, the numbers
- Sources for subject property data and market data
- Using expired and active listings to inform pricing strategy
- How to prioritize criteria when selecting comparables
- How to adjust and homogenize selected comparables
- How to weight selected comparables when selecting a list price range
- There will be 20 questions on the final exam.

Pricing Strategies: Mastering the CMA – 6 Consumer Service Hours; Copyright NAR 2015

The 21st century has so far presented multiple challenges to the real estate industry, notably a housing boom and rising property values in the early 2000s, followed by economic decline, mortgage defaults, and a very unsettled market place that has only recently begun to stabilize. Determining property values depends more than ever on professional expertise and competence, the best use of technology, and a commitment to approaching the pricing assignment from all pertinent perspectives.

This course is specifically designed to help residential real estate agents and brokers enhance their skills in pricing properties, creating CMAs, working with appraisers, and guiding clients through the anxieties and misperceptions they often have about home values. There will be 30 questions on the final exam.

REALTOR Code of Ethics Training – 3 Ethics Hours; Copyright NAR 2015

REALTORS® are required to complete Code of Ethics training within four year cycles. The training must meet specific learning objectives and criteria established by the National Association of REALTORS®.

In this course, students will take a journey examining the professional standards enforcement process, reviewing the duties of Articles 1 and 12 of the Code of Ethics and exploring NAR's mediation experience. In the professional standards enforcement overview, students will study the Code of Ethics and its structure, the history of the Code of Ethics and how complaints and arbitration requests are processed. In the review of Article 1, students will learn about the Code's duty to protect and promote the interests of the client, placing the client's interests first and the obligation to treat all parties honestly. In the review of Article 12, students will learn about the Code's duty to be truthful in all real estate communications, present a true picture in all marketing and to make known the student's status as a real estate professional readily apparent. Lastly, the student will study NAR's preferred dispute resolution process of mediation from filing a request to opening statements, cross talk, caucuses and possible resolution. There will be 20 questions on the final exam.

Real Estate Investing: Build Wealth Representing Investors and Becoming One Yourself – 6 Consumer Service Hours; Copyright NAR 2017

Real Estate Investing: Build Wealth Representing Investors and Becoming One Yourself covers the fundamentals of real estate investment that practitioners need to know to expand their business services. This course looks at how practitioners can adapt core real estate skills and learn new skills to serve clients who want to invest in single family homes, condos, townhomes, and small multifamily properties. You will learn how to work with investors as they goal set, plan, evaluate, and acquire properties as well as manage them thus finding ways to benefit your clients. You will also learn how to "walk the talk" and become a real estate investor yourself. In this six-hour course, you will recognize the advantages of expanding business services for clients and customers to include investment in real estate. You will also learn to work with Investor Clients and identify and make contacts with clients and customers who need investment real estate services and help them refine their investment goals. You will help investors identify and evaluate property types and locations and other value considerations and select those that meet investment goals. Also learn how to help clients and customers find sources for financing and choose appropriate financing for achieving investment goals. Learn to avoid conflicts of interest between your own real estate investment activities and those of your clients and customers. There will be 30 questions on the final exam.

Real Estate Investors and Your Business – 3 Consumer Service Hours; Copyright The CE Shop 2015

It is estimated that approximately \$300 billion in real estate is transacted by investors each year. Grab your piece of the pie by understanding the driving forces in the dynamic residential real estate investment market. Possessing knowledge of the strategies and mindsets of investors will help you serve your valuable investor clients effectively, responsibly, and ethically. Through this course, you will learn the impact of real estate investment in the United States, the opportunities that exist for investors, and your role in representing the residential real estate investor. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

Real Estate Marketing Reboot: Innovate > Relate > Differentiate – 6 Consumer Service Hours; Copyright NAR 2012

Do you think your marketing plans and strategies at the height of the boom work as well for you today as they did then? Think again. It's time to reconsider how you promote yourself and attract new business. It's time for a real estate marketing REBOOT. In this course, students will revisit marketing fundamentals—branding, relationship marketing—with an emphasis on electronic tools—social media, blogs, Twitter, podcasts, and really simple syndication (RSS) feeds, Web site search engine optimization (SEO), among other technologies. Practical tips in addition to examples of how agents leveraging these tools in the field make this course a must for all real estate professionals. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. There will be 40 questions on the final exam.

Real Estate Safety Matters: Safe Business = Smart Business – 3 Consumer Service Hours; Copyright NAR 2015

The goal of this course is to instill safety awareness and habits as second nature so that real estate professionals—as well as their clients and customers—know how to avert or respond to dangerous situations and avoid harm as they practice their profession. The content of this course is designed to help real estate professionals realize their exposure to risks and follow safety best practices when showing property, conducting an open house, working in the office, and driving alone or with clients or customers. This course helps real estate professionals understand how to assess a potentially dangerous situation quickly and take appropriate action. Students also learn how to safeguard their own and their clients' personal data, as well as practice prudent use of social media and mobile phone technology. There will be 20 questions on the final exam.

Residential Property Management Essentials - 3 Consumer Service Hours; Copyright The CE Shop 2015

For many real estate professionals, property management is a natural extension of their expertise. Whether you're thinking about taking on your first property or looking to grow your property management business, there are a number of important matters to keep in mind. Residential Property Management Essentials provides real estate licensees with a solid understanding of pertinent property management issues by exploring the role of the property manager, common tenant issues you're likely to encounter, and crucial federal laws that every property manager needs to understand. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

RESPA, Referrals and Revenue Streams – 3 Consumer Service Hours; Copyright The CE Shop Rev. 2016

Licensees often look for additional forms of revenue, often in the forms of referrals and affiliated business arrangements. While it is acceptable to have additional streams of business revenue, and referrals are the lifeblood of real estate, how referrals are made and to whom, and how affiliated business arrangements are handled and disclosed can mean the difference between extra income and the loss of one's license. This course presents the how-tos of referrals and additional revenue streams against the backdrop of real estate disclosure law and RESPA (Real Estate Settlement Providers Act) regulations. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

Roadmap to Success: Business Planning for Real Estate Professionals – 3 Consumer Service Hours; Copyright The CE Shop 2017

First and foremost, you, as a real estate professional, are an entrepreneur. Even if you are working as an agent with an established broker, you are still responsible for the success or failure of your business. All

profitable business owners rely heavily on a written business plan to guide and direct every aspect of their business. A business plan is a roadmap and key to your success. This planning, however, requires you to have a clear vision of what you want to accomplish and how you will accomplish it. This course guides you through proven methods to assist you in developing a successful, workable business plan. You will learn about creating a vision for your business and the tools necessary to achieve that vision. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

Seniors Real Estate Specialist (SRES) Designation Course – 12 Consumer Service Hours; Copyright NAR 2011

The SRES Designation Course helps real estate professionals develop the business-building skills and resources for specialization in the 50+ real estate market by expanding knowledge of how life stages impact real estate choices, connecting to a network of resources, and fostering empathy with clients and customers. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. There will be 40 questions on the final exam.

Sex and Real Estate: Sexual Harassment, Sexual Discrimination, and Fair Housing – 3 Fair Housing Hours; Copyright The CE Shop, Inc. 2019

In the age of movements such as #MeToo and Time's Up, sexual harassment and sexual discrimination have moved to the forefront of the national conversation. Allegations, investigations, firings, resignations, and even arrests have rippled across major industries and affected high-profile individuals in entertainment, media, politics, and business. In short: workplace behavior is under a microscope like never before. The real estate industry is no exception, and some areas leave clients and licensees highly vulnerable. This three-hour course helps protect clients and customers from harassment by brokers, licensees, lenders, property managers, and others in the housing industry and provides guidance on how to file complaints when individuals do encounter harassment. There will be 20 questions on the final exam.

Short Sales and Foreclosures: What Real Estate Professionals Need to Know – 6 Consumer Service Hours; Copyright NAR 2015

This course is specifically designed to show how the real estate professional can serve as a resource for sellers and buyers in the brokerage of distressed properties. Real estate professionals play an invaluable role in helping homeowners and home buyers navigate these transactions and, as a result, real estate professionals can help contribute to the real estate recovery in their markets. This one-day course examines commonly used terms in the brokerage of distressed properties, the listing agent's role in helping distressed borrowers/sellers, the steps in taking a short-sale listing, the buyer's agent's role in short-sale and REO transactions, how listing agents submit short-sale contracts to servicers for approval, and the handling of incentives, cash contributions, and subordinate liens in the closing of short-sale transactions. This course was written and developed by the National Association of REALTORS® (NAR) team of developers and the content is all original, NAR owned content. There will be 30 questions on the final exam.

Sign Here: Contract Law on E-Signatures – 3 Consumer Protection Hours; Copyright The CE Shop 2018

Electronic transactions and e-signatures can give you the competitive edge you need to attract new business, better serve existing clients, and improve your bottom line. This course provides you with a comprehensive understanding of how national and international laws define an electronic signature, how e-signature technology is currently being used by real estate professionals, and how you can use it in your day-to-day transactions. Additionally, this course looks at the use of e-mail to conduct negotiations and at several real-life case studies currently affecting how you do business. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

Taxes and Real Estate: What You Need to Know – 3 Consumer Service Hours; Copyright The CE Shop, Inc. 2019

Welcome to *Taxes and Real Estate: What You Need to Know*. While it's not your job to act as a tax advisor to clients and customers, having a strong understanding of property tax-related issues likely to come up during the transaction process helps you provide a better quality of service. And, thanks to the Tax Cuts and Jobs Act of 2017, the U.S. tax code recently underwent a number of significant changes relating to mortgage interest deductions, SALT caps, tax brackets, and more.

This three-hour course provides an overview of property-related tax issues so that licensees may help consumers become better aware of the tax implications of buying, owning, and selling property. There will be 20 questions on the final exam.

Technology Tools, Trends, and Risk Management – 3 Consumer Service Hours; Copyright The CE Shop 2017

Technology Tools, Trends, and Risk Management - Real estate is a relationship-based business, right?

1. **Technology is a tool.** Used wisely, it can free up time usually spent on mundane tasks to allow you to work at a higher (and higher touch) level of client service. Used poorly, it can alienate your clients, and even put them—and your reputation—at risk.
2. **Your clients and prospective clients are using it, and you want to be where they are.** They expect you to be tech-savvy on their behalf.
3. **Your competition is using it.** According to a 2017 National Association of REALTORS® real estate report, staying up to date on new platforms and systems will be one of the biggest challenges for brokers in the coming years. The industry is changing, and technology is a big driver of that change. You have to stay ahead of the curve, because you don't want to be left behind.

Here's what you'll find in this course:

- How to use technology to get to “Yes” on buyer representation agreements
- To the MLS and Beyond: how to use this powerful tool in more powerful ways
- How to use Big Data to make Big Connections and stay out of Big Trouble
- Why 60% of small businesses that fall victim to data breaches are out of business within six months, and how to avoid being a victim
- Virtual reality: what it is, does it want your job, and where it's headed next
- Smart uses for artificial intelligence
- How to become videostream, Snapchat, and drone savvy
- Tips for managing social media so it doesn't manage you
- There will be 20 questions on the final exam.

The Code of Ethics In Action: Real-Life Applications – 3 Ethics Hours; Copyright The CE Shop 2013

As a real estate professional, you're likely to encounter unexpected ethical dilemmas as you go about your daily business. That's why the National Association of REALTORS® provides its members with a regularly updated Code of Ethics and Standards of Practice. Adopted in 1913, the Code consists of 17 Articles and supporting Standards of Practice that provide ethical principles for dealing with clients and customers, the public at large, and other REALTORS®. Of course, knowing those guidelines and understanding how to efficiently put them into practice can be two different matters. Enter *The Code of Ethics in Action: Real-Life Applications*. In this course, you'll review each Article, gain insight into recent changes, and discover important takeaway points you can apply to your day-to-day business dealings to ensure you're always ethical in your business practices. Plus, you'll walk through real-life scenarios designed to hone your ethical instincts. Course highlights include: • A review of recent revisions and additions to the Code of Ethics • Tips for applying the Code's principles and guidelines to your practice • A discussion on the benefits of mediation • Activities and examples to illustrate the practical application of the new information and frame it in everyday context *This

course meets the REALTORS® Code of Ethics Training (formerly known as NAR QUADRENNIAL) Requirement. You will need to confirm with your local REALTOR association if they will accept it. There will be 20 questions on the final exam.

The Fundamentals of Commercial Real Estate – 3 Consumer Protection Hours; Copyright The CE Shop 2013

The Fundamentals of Commercial Real Estate provides a solid foundation for your understanding of commercial real estate. The course covers the need-to-know information on a broad range of commercial topics. If you're an experienced residential licensee, a few of the fundamentals of commercial real estate will be familiar to you—the importance of location, for example. In many other regards, commercial differs sharply from residential real estate. You'll be working with executives, investors, and business owners in commercial real estate, individuals whose focus is squarely on the bottom line. Equipped with the information and advice found in this course, you'll be well-prepared to grasp the more complex aspects of commercial real estate as you gain more experience in the industry. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

Title and Escrow: Two Families, One Transaction – 3 Consumer Protection Hours; Copyright The CE Shop 2009

Property Title is a topic that has been historically “veiled” in legal jargon by many real estate professionals. This course defines and clarifies the terms and processes of title transfer and the escrow process while following two families as they navigate through a typical real estate transaction bringing this process to life. The course authors begin with simple definitions of items such as title, including the ways in which it can be held, liens and judgments. The course continues following our families through the concepts of title searches, reports and title insurance and the impact these may have on each party to the transaction. The escrow process is introduced as the transaction progresses to include the roles and responsibilities of the escrow company, its closing agents as well as the closing process. Conclusion of the transaction comes with the actual title transfer, closing, final walk through and our new homeowners receiving the keys to the property. By gaining a greater understanding the concepts of title and the escrow process, licensees are better able to prepare and support their clients. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

Today's MLS: New Paradigms, Better Results – 3 Consumer Service Hours; Copyright The CE Shop 2009

The Multiple Listing Service (MLS) is the most powerful tool that you as a real estate professional have at your disposal. In addition to other agents and brokers being able to see your listings, MLS listings are now seen by your potential buyers through various internet sites. How you use the MLS communicates your professionalism and attracts other brokers, agents and buyers to your properties over those of your competitors. But ask yourself one question: Am I getting the results I want from the time and resources I put into the MLS? This course revolutionizes the use of the MLS, providing you with common sense theory and industry best practices from listing experts to guide you on how to harness the power of the MLS. Your real estate continuing education will be enhanced by explaining the implications of the data flow in and out of the MLS, how to write exceptional listing descriptions and how to remain in compliance with fair housing, advertising, ethics and anti-trust regulations. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

Uncle Sam Has Homes for Sale: Listing and Selling HUD Homes – 3 Consumer Protection Hours; Copyright The CE Shop 2015

The U.S. Department of Housing and Urban Development (HUD) acquires thousands of homes every year through foreclosure on properties that had Federal Housing Administration (FHA) insured mortgages. After a lender has foreclosed on such a home, the mortgage insurance will compensate the lender and the home ownership is transferred to HUD. Obviously, the Federal government is not in the business of owning homes, nor do they have the capacity to sell the homes themselves, so these properties must be sold on the open market to new homeowners through private real estate brokers. HUD contracts with a limited number of companies to act as Asset Managers and Field Service Managers through a Marketing and Management program. These companies will manage the properties, list the homes with brokers for sale and act on behalf of HUD to negotiate sale prices and terms. This course explains the processes and procedures involved in listing and selling HUD homes, including how the properties are awarded to individual brokers for listing, how brokers and agents are compensated for these sales, and how they are listed and marketed. There are unique aspects to a HUD home purchase, including pricing, negotiations, appraisals and inspections you must understand. You will also learn about the bidding process and how potential buyers can obtain financing. Finally, you will learn about the required forms involved in the transaction. This course was written and developed by The CE Shop team of developers and the content is all original, company (The CE Shop) owned content. There will be 20 questions on the final exam.

**Working With Real Estate Investors: Understanding Investor Strategies – 3 Consumer Service Hours;
Copyright The CE Shop 2017**

Unlike traditional homebuyers, real estate investors enter the market to make money. By understanding the trends that influence the investment market and taking the time to learn about individual motivators and criteria, you'll be in a better position to help your clients navigate this unique and dynamic market.

Working with Real Estate Investors will examine key investment strategies and look at how those strategies shape short- and long-term investment objectives. The course also will review the distinct liabilities and rewards you may encounter when working with investor clients.

Course highlights include:

- A detailed discussion of the pros and cons of working with investor clients
- An overview of various short- and long-term acquisition strategies investors may utilize
- A Criteria Worksheet handout to help you better understand your investor clients and their objectives
- A look at common networking and lead generation strategies employed by investors
- Tips to help you identify and reduce your exposure to risk when working with investor clients
- A review of the duties and responsibilities you owe to real estate investor clients
- Advice for becoming a real estate investor yourself, including legal landmines to guard against
- Activities and examples to seal in the new information and frame it in everyday context
- There will be 20 questions on the final exam.

The CE Shop Guarantee (Refund Policy)

The CE Shop is committed to student satisfaction. Courses that have been more than 50% complete are not eligible for refunds or course hour credits. Refund requests made within 30 days of purchase that are not more than 50% completed are eligible for a full refund. Requests made after 30 days from the date of purchase will receive a credit in the form of course hour credits equal to those purchased. NOTE: Our system does not allow for refunds on promotional codes not applied. In order to obtain any promotional discount, the promotional code must be applied at the time of purchase. You must enter in the promotional code in the box under your total at the checkout, and click the "Apply Discount" button, which will show your discount from the total. Please contact our office at 1-888-827-0777 for refund requests. Partial credit is not given for any course. *This refund policy is for all states except for Colorado (CO) and Arkansas (AR). Please see below for the CO and AR refund policies: Colorado Refund Policy Students not accepted to the school are entitled to all moneys paid. Students who cancel this contract by

notifying the school within three (3) business days are entitled to a full refund of all tuition and fees paid.

Students who withdraw after three (3) business days, but before commencement of classes (commencement is the date the course was started by student), are entitled to a full refund of all tuition and fees paid except the maximum cancellation charge of \$150.00 or 25% of the contract price, whichever is less. In the case of students withdrawing after commencement of classes (commencement is the date the course was started by student), the school will retain the cancellation charge plus a percentage of tuition and fees, which is based on the percentage of contact hours attended in the Program/Stand Alone Course, as described in the table below. The refund is based on the official date of termination or withdrawal. The CE Shop is committed to our student's satisfaction. Refunds will be processed within 30 days of request. Student is entitled to upon withdrawal/termination>Within first 10% of program=90% less cancellation charge >After 10% but within first 25% of program=75% less cancellation charge >After 25% but within first 50% of program=50% less cancellation charge >After 50% but within first 75% of program=25% less cancellation charge >After 75% (if paid in full, cancellation charge is not applicable= NO Refund *The amount of lessons varies per course; refund will be based on percentage of lessons within that particular course. 1.The student may cancel this contract at any time prior to midnight of the third business day after signing this contract (agreeing to these terms and conditions at time of purchase by clicking on agree to terms and conditions checkbox on purchase page). 2. All refunds will be made within 30 days from the date of termination. The official date of termination or withdrawal of a student shall be determined in the following manner: a. The date on which the school receives written notice of the student's intention to discontinue the training program; or b. The date on which the student violates published school policy, which provides for termination. c. Should a student fail to return from an excused leave of absence, the effective date of termination for a student on an extended leave of absence or a leave of absence is the earlier of the date the school determines the student is not returning or the day following the expected return date. 3. The student will receive a full refund of tuition and fees paid if the school discontinues a "Stand Alone" course within a period of time a student could have reasonably completed it, except that this provision shall not apply in the event the school ceases operation. 4. The policy for granting credit for previous training shall not impact the refund policy. Arkansas Refund Policy Courses with fees less than \$100: The CE Shop is committed to student satisfaction. Courses that have been more than 50% complete are not eligible for refunds or course hour credits. Refund requests made within 30 days of purchase that are not more than 50% completed are eligible for a full refund. Requests made between 30 & 60 days of purchase that have not been more than 50% completed will receive a credit in the form of course hours equal to those purchased. Requests made after 60 days are not eligible for a refund. NOTE: Our system does not allow for refunds on promotional codes not applied. In order to obtain any promotional discount, the promotional code must be applied at the time of purchase. You must enter in the promotional code in the box under your total at the checkout, and click the "Apply Discount" button, which will show your discount from the total. Courses with fees more than \$100: The CE Shop is committed to student satisfaction. Per Arkansas State Board of Private Career Education regulations, at completion of less than twenty-five (25%) of the program, the refunds shall be made on a pro rata basis. At completion of 25% but less than 50% of the program, the student shall be refunded not less than 50% of the tuition. At completion of 50% but less than 75% of the program, the student shall be refunded not less than 25% of the tuition. At completion of 75% or more of the program no refund is due the student. NOTE: Our system does not allow for refunds on promotional codes not applied. In order to obtain any promotional discount, the promotional code must be applied at the time of purchase. You must enter in the promotional code in the box under your total at the checkout, and click the "Apply Discount" button, which will show your discount from the total.

Attendance Policy

The CE Shop shall maintain a record of attendance of each participant, for a period of five years, sufficient to allow for the preparation of a duplicate certificate upon request by a participant. Students have access to the course content for a period of 12 months from time of enrollment and can return to the course delivery system to reference material at a future date. Many of our students enjoy being able to reference the material after the course is completed.

Online courses are delivered on a “self pace” basis, meaning that students can complete the coursework on their time when it is convenient for them, anytime day or night from any computer connected to the Internet not to exceed more than 15 hours of final exams in a 24 hour period. Students are expected to spend the approved seat time in the course material and the course system shows how much time the student needs to spend in the course versus the time they have spent in the course at all times. They will not be able to receive credit for the course until that seat time is met and they have passed the final exam. Students can view the cumulative time they have spent in the course as well as how much time they are required to spend within the course navigation bars as well as see their progress.

Once courses are completed, students are prompted to securely “certify” that they were the student/licensee who completed the coursework. This is accomplished by entering the username and password that the student created at the time of enrollment. At this time a mandated course and instructor evaluation is presented to the student as well as directions on how to fill out the online survey on DRE’s website (see below). Once certification has taken place, the student’s certificate of completion is automatically emailed to them and entered into their online account and archived for a minimum of five years. These electronic versions are available to the student at any time and serve as a transcript.

Final Examinations

Once the course sections are completed, students will be prompted to take a **secure** closed book final examination. The student is required to log in to the course system via a secured website to access the final exam. Once they are logged into the course system, they are required to enter their unique login in order to access their final exam.

Agreement to the following statement is required of all students, prior to beginning the final exam:

“By entering in your CA driver's license, identification card described in Section 13000 of the California Vehicle Code, or alternate form of identification issued by a governmental agency or recognized real estate related trade organization below, you agree to the following statement:

I certify and ensure by written statement signed under penalty of perjury that the participant enrolled is the person completing the course and ensure the course cannot be completed in less time than the approved credit hours by controlling the participant's navigation through the course content.”

Please NOTE: If you decline this statement you cannot take this final exam, do not continue; contact our Customer Service Department.”

Exams are not available for downloading or printing to prevent cheating in the closed book exams. If any exam is taken with more than one internet window open with the course (therefore not constituting “closed book”), exam results will not be stored and the student will have to close the additional window(s) and retake the exam. This is noted in all exam introduction/instruction slides in the courses.

Once all course sections are completed, students will be prompted to take a secure final exam consisting of one of the following minimum set of questions based on the course credit hours:

- Minimum 15 questions for a 3-5 credit hour course
- Minimum 20 questions for a 6-8 credit hour course
- Minimum 25 questions for a 9-11 credit hour course
- Minimum 30 questions for a 12-14 credit hour course
- Minimum 40 questions for a 15-18 credit hour course
- Minimum 100 questions for a 45 credit hour course

Students are allowed 1 minute per question on their final exams. The final examination is administered with a set of randomly chosen multiple choice questions pulled from a final examination question bank. The question difficulties vary from basic fact related questions to questions that require understanding and application of the knowledge imparted. The course system will advise the student of the total amount of time they have to spend in the final exam based on number of questions in the final exam. The system will track the time the student has to finish the final exam. Students will be automatically logged out of the exam when the allotted time has passed. Students will be warned as time approaches the point of being logged out. If the student does not complete the exam prior to being logged out, the system will grade the questions the student has answered to determine if a passing score has been achieved or not. The minimum passing score is 70%. All unanswered questions will be graded as "incorrect" and will count towards the final exam score. Should the student not pass the final examination, they are afforded one additional attempt at the final exam. If they do not pass the second time, they must re-purchase and re-take the course including all of the course material and exams. Exam reports are not available for downloading or printing to ensure the student is not simply memorizing questions and answers.

DRE Survey

A course and instructor evaluation is available on the DRE website at www.dre.ca.gov. Access this form by typing in "RE 318A" in the search box located in the upper right corner of the home page. You will be notified of this survey and how to access on your course completion slide as well as in your completion email.