

## Maryland Principles & Practices of Real Estate for Salespersons

*Please read the catalog in its entirety. To register for the MD  
Online Pre-Licensing Course click on the link on the final page.*

### School Catalog, Policies & Enrollment Agreement

State regulations require all students enrolling in the online program *Maryland Real Estate Principles & Practices, Version 1.1* be at least 18 years of age and have a high school diploma or GED. No credit can be granted for previous training or experience. Evidence of high school completion or equivalency must be submitted to the school at the time of enrollment.

1. The Coldwell Banker Residential Brokerage School of Real Estate is offering the 60-hour online pre-licensing program entitled *Maryland Real Estate Principles & Practices, Version 1.1* approved by the Maryland Higher Education Commission and the Maryland Real Estate Commission. The objectives of the program is to familiarize the students with the basic principles involved in the sale, purchase, ownership and transfer of real property interest and to satisfy the basic educational requirements of the Maryland Real Estate Commission. The online program is administered by REcampus. Upon successful completion of the online program, a student will be issued a certificate of completion which will allow them to sit for the Maryland Real Estate Licensing Examination for Salespersons. A 1:35 instructor/student ratio is offered for online enrollments.
2. **System Requirements:** Online programs can run on either Windows-based PCs or Macintosh OS computers. Online programs require an internet connection and the supported browser is Microsoft Internet Explorer, 5.5 or greater, 56K modem or greater, 800 x 600 screen resolution, sufficient memory to run system software and browser with Java and cookies enabled. For technical assistance while online, call the Technical Support Hotline at 1-888-213-5124 or email [REtechsupport@dearborn.com](mailto:REtechsupport@dearborn.com). Technical support is available Monday—Thursday 8AM—8PM and Friday 8AM—6PM (EST). During online enrollment, students will verify that the system they are using for the program meets the system requirements.
3. The cost of the program is as follows: **Tuition-\$165; Registration Fee-\$30;** for a total cost of \$195 and is payable at the time of online enrollment. Documentation of completion of a high school diploma or its equivalent must be faxed to the School at 410-480-1550 or emailed to [CBRBSchool@cbmove.com](mailto:CBRBSchool@cbmove.com) prior to starting the online program.
4. Completion of this course is a prerequisite for taking the Maryland Real Estate Exam for Salespersons. After passing the state exam, a person may associate with any real estate company licensed in Maryland and have a career as a real estate agent. Most real estate brokers are hiring new agents at this time. Enrollment in the online program does not obligate the student to associate with Coldwell Banker Residential Brokerage nor does enrollment obligate Coldwell Banker Residential Brokerage to offer the student association. However, if a student is interested in joining Coldwell Banker Residential Brokerage, the student may submit a **Join the Team** inquiry form and based on the student's location preference, a branch office manager will contact the student with information about a career in real estate.
5. Although a student may select textbooks as additional material support, the student is not required to purchase such textbooks in order to complete the online program. These textbooks are available to purchase through the school or a student may purchase from an outside source. A selection of additional study support materials are offered to the student **free** of charge that include flash review, practice law exam, review and exam prep classes available on the school's website at [www.cbrbschool.com](http://www.cbrbschool.com). The student will need to email the school at [CBRBSchool@cbmove.com](mailto:CBRBSchool@cbmove.com) to request the password to access the free student support materials. The requested password will be returned to the student within one business day. Questions about the material within the program chapters should be directed to [SchoolInstructor@cbmove.com](mailto:SchoolInstructor@cbmove.com) and an instructor will respond within one business day.

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6. A student has **90 days** in which to complete the online 60 hour pre-licensing program (calculated from the date the student begins the course). Once the student has purchased the online program, the student may access the program at anytime.
7. The student is required to take a **program exam online** and must pass the program exam with a minimum score of 75%. A student will be allowed to re-take a failed program exam one additional time to achieve the minimum score of 75%.
8. Upon completion of the online program, a student will be required to take a **proctored final exam**. The student can call the school at 1-800-992-4794 (or email [CBRBSchool@cbmove.com](mailto:CBRBSchool@cbmove.com)) to make arrangements for the exam. The student will be required to pass the proctored final exam with a minimum score of 75%.
9. The student is encouraged to take advantage of the study support materials offered at no additional cost to the student. Study support materials include but may not be limited to a Maryland Study **O u t l i n e**, Flash Reviews, Practice Law Exam, and an Exam Prep Class. A student who is enrolled in the online program may email the school at [CBRBSchool@cbmove.com](mailto:CBRBSchool@cbmove.com) to obtain the password necessary to access the **Study Support** page on the school's website at [www.cbrbschool.com](http://www.cbrbschool.com).
10. The schools' **refund policy** is as follows:
  - Registration fee and tuition are fully refundable to the student when cancellation of enrollment is within 7 days of the enrollment date. After the seven day cancellation period, the student will forfeit the registration fee.
  - A prorated refund shall be made based on the proportion of the program chapters completed by the student compared to the total chapters in the program verified by the administrative log of student activity. The date of withdrawal or termination is based on the student's last day of online access. A refund due to a student shall be based on this date and paid within 60 days from the withdrawal/termination date.
  - If the school ceases to offer the online program, all monies paid by the student are refundable.
11. The student should print out a copy of the **Enrollment Agreement & School Policies** as a record of enrollment. The student's enrollment agreement and enrollment detail will become the student's permanent record and will be maintained by the school for a length of time to satisfy all state regulations governing post secondary proprietary schools. The Enrollment Agreement may be extended or modified only with the written consent of both the enrolled online student and the school.
12. The **Coldwell Banker Residential Brokerage School of Real Estate** is owned 100% by NRT, LLC, the largest real estate brokerage company in the country (operations in the Mid-Atlantic Region known as Coldwell Banker Residential Brokerage). The **mission of the school** is to teach prospective real estate agents the principles of real estate and prepare them for entry positions as real estate agents. The school's personnel/administrative staff and instructors are: Terri Bracciale—Education Director, Mary Chieppa—Instructor, Carol S. Molloy—Instructor, Jean Ritter—Instructor, Steve Donegan—Education Services Administrator and Mandi Loranger—Education Coordinator.
13. A student is encouraged to discuss any concerns about the online program or other school related issues with the administrative staff of the school via email to [CBRBSchool@cbmove.com](mailto:CBRBSchool@cbmove.com) or by calling 800-992-4794. If a satisfactory resolution is not reached, the student may appeal the school's decision by submitting the grievance in writing to the **Maryland Higher Education Commission** at 839 Bestgate Road, Suite 400, Annapolis, MD 21041, telephone 410-260-4500.

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14. A prospective student or currently enrolled student may obtain from the Maryland Higher Education Commission information regarding the *performance of each approved program* as available. This includes, but is not limited to, information regarding the each program’s enrollment, completion rate, placement rate and pass rate of graduates on any licensure examination. The address and telephone number for the Maryland Higher Education Commission is 839 Bestgate Road, Suite 400, Annapolis, MD 21041, telephone 410-260-4500.
15. *Criminal convictions* may affect a student’s ability to be licensed as a real estate salesperson in the State of Maryland.
16. The School will monitor the progress of students’ completion of chapters at biweekly intervals and will notify students who are behind in progressing to completion of all chapters within the 90 day period. At 91 days from enrollment, if all chapters and the online exam are not completed, the student is terminated unless the student sends a written request to the School for a leave of absence not to exceed 120 days.
17. *Graduation Requirements:* The school will mail a *certificate of completion* to be used to apply for the State Exam to the student who:
  - Completes successfully the entire 60-hour online program.
  - Scores a minimum of 75% on the online program exam.
  - Scores a minimum of 75% on the school’s proctored final exam.
  - Submits the Maryland Affidavit to the school.

*I have read this Student Catalog, Enrollment Agreement & School Policies and understand the terms for enrollment and completion of the Maryland Principles & Practices of Real Estate for Salespersons 60-hour program.*

Student Name: <i>Please Print.</i> (As it appears on your government-issued identification)	
Social Security Number: (Required by State)	
Street Address:	
City/State/Zip:	
Best Telephone Number:	
Email Address:	
Date:	
Student Signature:	

**Fax all pages of this agreement to the school at 410-480-1550 with evidence of high school diploma or equivalent. In place of faxing you may email scanned documents to [CBRBSchool@cbmove.com](mailto:CBRBSchool@cbmove.com).**

### School Catalog, Policies & Enrollment Agreement

#### Maryland Principles and Practices of Real Estate for Salespersons—Overview

Time	Unit Description	Time	Unit Description
80 Minutes	Introduction to the Real Estate Business	90 Minutes	Real Estate Agency in Maryland
90 Minutes	Real Property & The Law	80 Minutes	Real Estate Brokerage in Maryland
80 Minutes	Concepts of Home Ownership	90 Minutes	Maryland Listing Agreements & Buyer Representation Agreements
90 Minutes	Agency	80 Minutes	Interests in Real Estate in Maryland
90 Minutes	Real Estate Brokerage	90 Minutes	How Ownership is Held in Maryland
90 Minutes	Listing Agreements & Buyer Representation	80 Minutes	Legal Descriptions in Maryland
90 Minutes	Interests in Real Estate	90 Minutes	Maryland Real Estate Taxes & Other Liens
90 Minutes	Forms of Real Estate Ownership	90 Minutes	Real Estate Contracts in Maryland
90 Minutes	Legal Descriptions	80 Minutes	Maryland Transfer of Title
90 Minutes	Real Estate Taxes & Other Liens	80 Minutes	Maryland Title Records
90 Minutes	Real Estate Contracts	90 Minutes	Real Estate Financing in Maryland
90 Minutes	Transfer of Title	90 Minutes	Leases in Maryland
90 Minutes	Title Records	90 Minutes	Maryland Environmental Issues & Real Estate Transactions
90 Minutes	Real Estate Financing: Principles	90 Minutes	Maryland Fair Housing
90 Minutes	Real Estate Financing: Practice	90 Minutes	Closing the Real Estate Transaction in Maryland
90 Minutes	Leases	180 Minutes	Maryland Ethics
80 Minutes	Property Management	80 Minutes	Maryland Specific Appendices
90 Minutes	Real Estate Appraisal		Final Program Exam
90 Minutes	Land-Use Controls & Property Development	3600	Total Minutes
90 Minutes	Fair Housing & Ethical Practices	60	Total Hours (60-Minute Hours)
90 Minutes	Environmental Issues & Real Estate Transactions		
90 Minutes	Closing the Real Estate Transaction		
90 Minutes	Maryland Real Estate License Law & Related Regulations		

## Don't Second Guess Yourself...

**Free Exam Prep Class** to help you prepare for the state licensing exam. The class consists of test-taking techniques and the material covered in the general portion of the on-line pre-licensing class. It is designed to help refresh your memory of the topics covered.



FREE General Portion Exam Prep Class		
Date	Time	Location
August 28, 2010	9:00 am—3:30 pm	Columbia Education Center
September 25, 2010	9:00 am—3:30 pm	Columbia Education Center
October 23, 2010	9:00 am—3:30 pm	Columbia Education Center
November 20, 2010	9:00 am—3:30 pm	Columbia Education Center
December 18, 2010	9:00 am—3:30 pm	Columbia Education Center

FREE Maryland State Law Review & Test Taking Tips Class		
Date	Time	Location
August 18, 2010	6:00pm—8:00pm	Timonium Education Center

**Don't be late! The class starts promptly at 9:00 a.m.**  
 To Register: Email [cbrbschool@cbmove.com](mailto:cbrbschool@cbmove.com)  
 Include class name, date and location along with your name and best daytime telephone number  
**OR** go to [www.cbrbschool.com](http://www.cbrbschool.com) click on Real Estate Course and complete the online registration.

**Columbia Education Center**  
 6031 University Blvd, Suite 140  
 Columbia, MD 21043  
 (410) 721-0103

I-70 To Route 29 To 100. Take Exit 3- Snowden River Parkway. Once on Snowden River Parkway take the first left at the traffic light at Waterloo Rd/108. Once on Waterloo Road, take the first left onto University Blvd.

**Crofton Education Center**  
 1071 Route 3 North, #202  
 Gambrills, MD 21054  
 (410) 721-0103

I-97 South from Baltimore: Merge onto MD 3 South (Crain Highway) (Exit 7) towards Bowie. Go about 5 miles and make a left onto Carver Road. Make a left onto MD 3/Crain Highway. Office will be on your right. From Annapolis/South: Use Route 301/50 and exit onto I-97 North. Take MD-424 Davidsonville Road towards Crofton. Keep to the right at the fork and go onto MD-424 North (Davidsonville Road). Make a slight right onto MD-3 North (Crain Highway). Go about 1/2 mile; office will be on your right.

**Timonium Education Center**  
 22 W Padonia Road, suite A-202  
 Timonium, MD 21093  
 (410) 252-2111

From 83 N: Take 83N to exit 17 and merge onto W Padonia Road. Make a U-Turn at York Road, office is on the right.

**Now that you have read through the Maryland pre-licensing online information packet, you are ready to get started!**

**[Click Here](#) to begin.**

1. Move your cursor to “**Real Estate**” on the menu bar.
2. A drop-down menu will appear. Click on “*Pre - Licensing*”
3. Next, click on “*Maryland Real Estate Principles...*” under Product Name.
4. This will take you to the next page which provides a description of the course and the minimum computer system requirements. Please read the system requirements to avoid computer hardware problems while on line.
5. Click on “*Add to Cart*” button to add the course to your shopping cart.
6. On the “Member Registration” page, you will enter your information, create a “*User ID*” and “*Password*”. Space is provided below to write down your User ID and Password for easy reference.
7. After entering all of the required information, click on the “*Register*” button.

*After passing the final examination, the CBRB School of Real Estate will issue a Certificate of Completion. Once you have received the Certificate of Completion, you can register with [PSIExams.com](http://PSIExams.com) to sit for the Maryland Licensing Exam. PSI offers convenient dates, times and locations for the state licensing exam.*