

Jan Secor School of Real Estate

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Policies & Procedures

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LEGAL NAME OF EDUCATION PROVIDER: Jan Secor, Inc.

ADVERTISED NAME OF EDUCATION PROVIDER: Jan Secor School of Real Estate

NAME OF EDUCATION DIRECTOR: Jan Secor

NAMES OF FULL-TIME OFFICIALS AND FACULTY

Jan Secor	Education Director, Instructor
Zach Secor	Office Manager
Christian Heffer	Instructor
Marlys Currie	Instructor
Sandra O'Connor	Instructor
Wayne Young	Instructor

EDUCATION PROVIDER CERTIFICATION

Jan Secor School of Real Estate is certified by the North Carolina Real Estate Commission. The Commission's address is 1313 Navaho Drive, Raleigh, NC 27609. Any complaints concerning the Education Provider or its affiliated instructors should be directed in writing to the Commission. A link to the Complaint Form is provided on the Commission's homepage (ncrec.gov).

Per Commission Rule 58H .0204, the Education Provider must provide each prospective student with a copy of the Education Provider's Policies & Procedures Disclosure (PPD) prior to payment of any non-refundable tuition or fee. The PPD, which is required by the NC Real Estate Commission, outlines Education Provider policies plus the rights and obligations of the Provider and the student. A signed certification that a student received a copy of the PPD must be retained by the Provider.

NO STUDENT SHALL BE DENIED ADMISSION ON THE BASIS OF AGE, SEX, RACE, COLOR, NATIONAL ORIGIN, FAMILIAL STATUS, HANDICAPPING CONDITION, OR RELIGION.

COURSE OFFERINGS

Jan Secor School of Real Estate conducts:

- the *Broker Prelicensing Course* required to qualify to take the license examination to become licensed as a real estate provisional broker in North Carolina; and
- the *Postlicensing Education Program* needed for a provisional broker to remove the provisional status of such license; and
- the annual *Continuing Education* courses needed to maintain a real estate license on active status.

BROKER PRE-LICENSING COURSE

Purpose of the Course

Successful completion of the *Broker Prelicensing Course* is generally required to qualify for the North Carolina (NC) real estate license examination and to obtain a NC real estate broker license. The primary objectives of this course are (1) to provide students with the basic knowledge and skills necessary to act as licensed real estate brokers in North Carolina in a manner that protects and serves the public interest and (2) to prepare students for the NC real estate license examination. This course may only be offered by education providers certified by the NC Real Estate Commission. At Jan Secor School of Real Estate, the *Broker Prelicensing Course* consists of a total of 80 instructional hours, including the end-of-course examination.

After passing the Pre-licensing course, a student must submit a license application to the NC Real Estate Commission to be eligible to take the license examination. License application instructions are provided in the free publication *Real Estate Licensing in North Carolina* (RELINC) which is available on the Commission's website at www.ncrec.gov. The minimum age requirement to obtain a real estate license in North Carolina is 18.

Course Description

Major topics addressed in the *Broker Prelicensing Course* include basic real estate concepts and law, property taxation, land use controls, environmental hazards, brokerage relationships and practices, real estate contracts, real estate financing, closing a real estate sale transaction, real property valuation, property insurance basics, fair housing laws, landlord and tenant, property management, federal income taxation of real estate, basic construction, basic real estate investment, North Carolina Real Estate License Law and Commission Rules, and Trust Account Guidelines. *Real estate mathematics is an important component of this course and calculations will be required.*

End-of-Course Exam

The end-of-course exam will be administered as a written exam at Jan Secor School of Real Estate on the last scheduled day of the course, whether the course is taken in person or via synchronous learning. For asynchronous students, the exam will be given online and proctored by Dearborn. Asynchronous students that want to take the exam in person must call or email the school to schedule an appointment.

An end-of-course exam will not be administered to any student who does not satisfy the course attendance requirement.

Students are not permitted to bring laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) into the testing site on the day of an exam. Any student who brings such a device into the testing site on the day of an exam will be required to remove it before the exam begins.

Missed Exams

Jan Secor School of Real Estate WILL allow a *Broker Prelicensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam one time within 7 days of the last scheduled day of the course at a time and date stated by the Education Provider.

Failed Exams

Jan Secor School of Real Estate WILL allow a *Broker Prelicensing Course* student who takes, but does not pass the initial end-of-course exam with a passing score of **75 or better**, to retake the

end-of-course exam one (1) time; however all retakes must be within 14 days of the last scheduled day of the course at a time and date stated by the Education Provider.

Eligibility Requirements for Course Completion Certificate

To successfully complete the *Broker Prelicensing Course* and receive a course completion certificate, a student must:

- a) meet the attendance requirements,
- b) timely submit completed in-class and take-home assignments, and
- c) pass the end-of-course exam with a minimum score of 75%.

All-Inclusive Tuition/Fees

In Person/Virtual Classroom	\$489 (Includes \$449 tuition plus \$40 textbook)
On Demand (Asynchronous)	\$539 (Includes \$499 course cost plus \$40 for e-book)

BROKER POST-LICENSING EDUCATION COURSES

Purpose of the Postlicensing Program

The primary objective of the Post-licensing *Education Program* is to provide instruction at a level beyond that provided in the *Broker Prelicensing Course* on topics deemed to be of special importance to licensees.

Per General Statute 93A-4(a1), provisional brokers must complete, within eighteen (18) months following initial licensure, a postlicensing education program consisting of ninety (90) hours of instruction in subjects determined by the Commission in order to retain eligibility to actively engage in real estate brokerage.

The Postlicensing program consists of three 30-hour courses prescribed by the NC Real Estate Commission that may be taken in any sequence. Be aware that a post-licensing course will expire two (2) years after its completion date. When a provisional broker has timely completed all three (3) courses, the provisional status of the broker's license will be automatically terminated by the NC Real Estate Commission.

Course Descriptions

Post 301 - Brokerage Relationships and Responsibilities

Topics addressed in this course include a review of agency relationships in real estate residential and commercial sales and commercial property management transactions, a real estate broker's legal duties to clients and customers, a step-by-step review and discussion of the functions and responsibilities of a real estate broker when working with sellers and buyers, a review of issues associated with transactions in progress when a broker leaves a firm, and a review of license status and education issues.

Post 302 - Contracts and Closing

Topics addressed in this course include selected basic contract law concepts, real estate sales contract preparation, sales contract procedures, buyer's due diligence, closing procedures, Real Estate Settlement Procedures Act, closing disclosure preparation, contracts for deed, options, and selected real estate license status and education issues.

Post 303 - NC Law, Rules, and Legal Concepts

Topics addressed in this course include general NC licensing requirements, brokerage compensation issues, the disciplinary process, specialized types of real estate, property management in NC, and miscellaneous laws and legal concepts.

Course Materials

Each student is required to use and have immediate access to the current editions of the *NC Real Estate Manual* and *North Carolina License Law and Commission Rules* booklet during each *Postlicensing* course session.

Jan Secor School of Real Estate DOES allow a student to use the online versions of the *NC Real Estate Manual* and *NC License Law & Commission Rules* booklet during classes.

End-of-Course Exams

The end-of-course exam will be administered as a written exam at Jan Secor School of Real Estate on the last scheduled day of the course, whether the course is taken in person or via synchronous learning. For asynchronous students, the exam will be given online and proctored by Dearborn. Asynchronous students that want to take the exam in person must call or email the school to schedule an appointment.

An end-of-course exam will not be administered to any student who does not satisfy the course attendance requirement.

Students are not permitted to bring laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) into the testing site on the day of an exam. Any student who brings such a device into the testing site on the day of an exam will be required to remove it before the exam commences.

Missed Exams

Jan Secor School of Real Estate WILL allow a *Broker Post-licensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam one time within 7 days of the last scheduled day of the course at a time and date stated by the Education Provider.

Failed Exams

Jan Secor School of Real Estate WILL allow a *Broker Post-licensing Course* student who takes but does not pass the initial end-of-course exam to retake the end-of-course exam 1 time; however all retakes must be within 14 days of the last scheduled day of the course at a time and date stated by the Education Provider.

Eligibility Requirements for Course Completion Certificate(s)

To successfully complete a *Broker Postlicensing Course* and receive a course completion certificate, a student must:

- a) meet the attendance requirements,
- b) timely submit completed in-class and take-home assignments, and
- c) pass the end-of-course exam with a minimum score of 80%.

All-Inclusive Tuition/Fees

In Person/Virtual Classroom	\$199 (Additional \$55 for textbook, if needed; used for all 3 post courses)
On Demand (Asynchronous)	\$249 (NC Real Estate Manual subscription purchased separately)

BROKER CONTINUING EDUCATION (CE) COURSES

Purpose of the Continuing Education Program

The primary objective of the mandatory *Continuing Education Program* is to help assure that licensees possess the knowledge, skills, and competency necessary to function in the real estate business in a manner that protects and serves real estate consumers and the public interest.

Per G.S.93A-38.5, brokers must complete eight (8) credit hours of instruction annually in subjects approved by the Commission in order to retain eligibility to actively engage in real estate brokerage. Per Commission Rule 58A .1702, the eight hours must be comprised of an Update course and four credit hours of elective courses.

Course Description(s)

2020-2021 General Update (GENUP)

2020-2021 Broker-in-Charge Update (BICUP)

Elective: Red Flags: Property Inspection Guide

Elective: Property Management & Managing Risk

Elective: And the Commission Says...

Elective: The Contract Maze

*These courses are offered in person or via synchronous learning by Jan Secor School of Real Estate. Additional asynchronous CE courses are available.

Course Materials

Jan Secor School of Real Estate will provide each student with a digital copy of course materials.

Eligibility Requirements for Course Completion Certificate

Per Commission Rule 58A .1705(a):

In order to receive credit for completing an approved continuing education course, a broker shall:

- (1) attend at least 90 percent of the scheduled instructional hours for the course;
- (2) provide his or her legal name and license number to the education provider;
- (3) present his or her pocket card or photo identification card, if necessary; and
- (4) personally perform all work required to complete the course.

Tuition

In Person/Virtual Classroom	Each course is \$50
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REGISTRATION, ENROLLMENT, AND CONDUCT

Registration

To enroll in a course at **Jan Secor School of Real Estate**, prospective students must be at least 18 years of age. Prospective students should also possess basic math skills to understand the mathematical calculations used in the course. Good reading comprehension is a necessity for the challenging curriculum. Students can register by signing up online at our website, www.JanSecor.com, or by emailing or calling the school.

To complete an online course (virtual/live stream or asynchronous/on demand), students must have an internet connected device with working speakers and a camera. Post-license and CE students must possess a digital pocket card and be able to produce the pocket card upon request.

Per Commission Rule 58H .0209: *A school shall not enroll an individual in a Post-licensing course if the first day of the Post-licensing course occurs while the individual is enrolled in a Pre-licensing course.* Note: Students may not enroll in a post-licensing course before receiving their license. The school cannot report completion when the student does not have a license number.

Procedure for Requesting Special Accommodations

Jan Secor School of Real Estate complies with the Americans with Disabilities Act and strives to ensure that no individual with a disability as defined by the ADA is deprived of the opportunity to participate in a course. **Individuals requiring reasonable accommodations must contact Jan Secor, School Director, at JanSecor.Office@gmail.com at least two weeks prior to the start of the course.**

Tuition and Fees

Jan Secor School of Real Estate accepts the following forms of payment: Paypal, debit/credit card, personal check, and cash.

Tuition must be received by the first scheduled day of class. A payment plan is allowed, but total tuition is still due by the first scheduled day of class. Any student wishing to initiate a payment plan must call or email the school for assistance.

The penalty for a check returned for insufficient funds is \$35, plus the original amount of the check.

Attendance

- Students in an in-person or synchronous distance learning Broker Prelicensing Course must attend a minimum of 90% of all scheduled instructional hours.
 - If a student is going to be absent from a class, they must speak to the instructor regarding making up the time, if they so choose.
- Students in an in-person or synchronous distance learning Broker Postlicensing Course must attend a minimum of 90% of all scheduled instructional hours.
- Early departures from CE courses delivered in-person or via synchronous distance learning are prohibited by Rule 58A .1705.
- Attendance will be closely monitored, including late arrivals and early departures from class sessions and from all scheduled breaks, during in-person and synchronous distance learning courses. All time missed will be recorded for each student.

Course Cancellation or Rescheduling / Refunds

Jan Secor School of Real Estate reserves the right to cancel or reschedule a course as needed. Students enrolled in a rescheduled or cancelled course will be given a minimum 24-hour notice of the cancellation or revised course schedule.

If a course is cancelled or rescheduled, students will have the following options:

- Attend the course on the rescheduled date
- Re-enroll in another course at no additional charge (as long as it is the same method of original enrollment)
- Withdraw from the course and request a full refund

Withdrawals and Transfers / Refunds

A student may withdraw from an in person/virtual online course by giving written notice to the Education Provider prior to the start of the course. In such event, the student will have the following options:

- Transfer their tuition to another course that starts within the next six months
- Request a refund of the tuition, minus the \$100 non refundable deposit.

A student who terminates enrollment in a course either with written notice to the Education Provider or by no longer attending a course on or after the first day of class will **not** be entitled to a refund of any portion of paid Tuition. **There is no refund for “no shows”.**

A student who enrolled in an “on demand” course, but later wants to transfer to an in-person/live online course may do so at the start of the next scheduled course. The student will NOT receive a refund for the difference in price. The student must purchase the textbook, if they did not do so prior to switching courses.

A student enrolled in an in-person/live online course, but wants to transfer to an “on demand” course, may do so, but there are NO REFUNDS for the in-person/live online course. The student MUST purchase the “on demand” course if they choose to switch.

Student Conduct

Students are expected to conduct themselves in a professional manner. Dismissal without recourse will be imposed for behavior that, in the sole judgment of instructor or staff, reflects negatively on Jan Secor School of Real Estate. Examples include sleeping, being disrespectful to other students, surfing the internet, texting, making or accepting phone calls, working on activities not connected to the course, etc.

Cheating

If a student is discovered to be cheating in any manner during an examination, the student will be immediately dismissed, will receive a failing course grade, will not be eligible for any retake or makeup policies, and will be reported to the NC Real Estate Commission [per *Commission Rule 58H .0203(h)*].

OTHER INFORMATION

Inclement Weather

In the event of inclement weather or a local or national emergency, **Jan Secor School of Real Estate** follows the Guilford County School's schedule for closings, cancellations, or delays during the regularly scheduled school year for in person/virtual online classes. Closings and delays will also be reported to WFMY News 2. Evening, weekend or summer class cancellations or delays will be left on the school voicemail as soon as reasonably possible.

Course Materials

In Person/Virtual (Online)

Course materials can be picked up at the school during office hours of Monday - Friday from 9a-1p. (Please double check the website and voicemail for office hours as they are subject to change.) If a student needs materials shipped, they can call the office to pay an additional \$20 shipping fee and verify their shipping address. Alternatively, they can purchase an ebook at [Dearborn Publishing](#).

Asynchronous/On Demand

Books and materials will not be shipped to your home from the school. All materials are available digitally.

Virtual Classroom Information

Login information will be emailed the day before the class is scheduled to begin at 5p. For example: If a course is scheduled to begin on a Monday, the information will be sent on Sunday evening at 5p. If a student has not received information by 6p the evening before class is scheduled to begin, they need to email the school. (Please check spam/junk folders before emailing the school.)

Visitors / Guests

Courses at **Jan Secor School of Real Estate** are open to enrolled students only. Enrolled students may not bring visitors or guests to the classroom without prior approval of the School Director.

Laptop & Electronic Device Usage Policy:

Laptops, tablets and wireless electronic devices have become an integral part of modern life. As we transition our school to paperless, it is our highest priority to ensure that electronic and mobile devices are an enhancement and not a distraction to the classroom environment. The guidelines below provide a framework directing the use of these devices in our pre-licensing and post-licensing classrooms:

1. We try to provide free Wi-Fi access at our facility; however, we cannot guarantee that Wi-Fi access will be available 100% of the time.
3. It is within the discretion of the instructors to specify when laptops, cell phones, and electronic devices may be used and when they should be put away. Instructors have full authority to determine appropriate policies for use of electronic devices in classrooms.
4. Students who need to use a cell phone (phone call, texting, email, etc.) must do so at one of the course breaks outside of the classroom. All cell phones must be silenced during class time.
5. The possession and use of laptops and wireless electronic devices is strictly prohibited during exams or quizzes unless the device is being used to take the exam or quiz and is being proctored.

We are not responsible for lost or stolen laptops or electronic devices.

Class schedules, registration information, and general School information are available on our website at www.JanSecor.com and upon request by phone or e-mail.

Jan Secor School of Real Estate

CERTIFICATION

This agreement is between Jan Secor School of Real Estate (hereinafter "SCHOOL") and the customer or student (hereinafter "STUDENT"). The physical or digital signature of STUDENT constitutes the complete agreement of policies and procedures between the parties.

1. SCHOOL agrees to provide STUDENT the purchased course(s) indicated below in accordance with the requirements prescribed by the North Carolina Real Estate Commission.

- Broker Prelicensing Course
- Broker Postlicensing Education Courses (30 classroom hours each):
 - #301 – Broker Relationships and Responsibilities (BRR)
 - #302 – Contracts and Closing (C&C)
 - #303 – NC Law, Rules & Legal Concepts (NCL)
- Broker Continuing Education Courses

2. STUDENT agrees to pay tuition for the course(s) indicated above.

3. STUDENT agrees to all policies and procedures outlined in this document.

4. By their signatures, the official signing for SCHOOL certifies delivery of a copy of SCHOOL's Policy and Procedure Document to STUDENT and STUDENT acknowledges receipt of such Document before purchase of course or product.

5. Student agrees and acknowledges that unforeseen events such as weather, instructor illness, and technical or facility issues may cause SCHOOL to reschedule a future course or alter the schedule of a course in progress. SCHOOL will make a reasonable effort to accommodate STUDENT and complete the course however such completion may require changes in dates, location, or instructor. Such unforeseen changes do not entitle STUDENT to a refund. More detailed policies are in the Policies and Procedures document.



Signature of Jan Secor School of Real Estate Official
Jan Secor, Education Director

Signature of Student