

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
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 digital 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 Pre-licensing Course* required to qualify to take the license examination to become licensed as a real estate provisional broker in North Carolina; and
- the *Post-licensing 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 Pre-licensing 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 Pre-licensing Course* consists of a total of 83.5 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 Pre-licensing 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.*

Course Materials

Each student is required to use and have immediate access to the current edition of the *Modern Real Estate Practices in North Carolina* during each *Pre-licensing* course session.

Jan Secor School of Real Estate DOES allow a student to use the online versions of the *Modern Real Estate Practices in North Carolina* during classes, which can be found [here](#).

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.

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 Pre-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 Pre-licensing 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. **To be eligible for an exam retake, the Broker Pre-licensing Course student must score at least a 50% or better on the initial end-of-course exam.**

Eligibility Requirements for Course Completion Certificate

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

- a) completes registration form & signs P&P document
- b) meets the attendance requirements
- c) pass the end-of-course exam with a minimum score of 75%.

All-Inclusive Tuition/Fees

In Person/Live Online Virtual Classroom	\$499 (Includes \$449 tuition plus \$50 textbook)
Self-Paced - Via REcampus (Asynchronous)	\$499 (additional options available at additional costs)

Annual Summary Report

During the July 2021 - June 2022 license year, Jan Secor School of Real Estate had 280 students who initially enrolled in a *Broker Pre-licensing Course*. Of that initial number, 53 of those students successfully passed the course, 182 of those students completed the course but did not pass the end-of-course exam, and 45 students did not complete the course.

License Examination Performance Report

During the July 2022 - June 2023 license year, Jan Secor School of Real Estate had 20 students take the 2-part state license examination for the first time within 30 days of completing one of our Broker Pre-licensing Courses. 8 of those students passed on their first attempt, resulting in a cumulative 40% pass rate on the North Carolina Examination.

- 5 of these students completed our In-Person instruction method of the Broker Pre-licensing Course. 2 of those students passed, resulting in a 40% pass rate on the North Carolina Examination.
- 13 of our students completed our Broker Pre-licensing Course by Synchronous instruction method. 5 of those students passed, resulting in a 38.46% pass rate on the North Carolina Examination.
- 2 of our students completed our Broker Pre-licensing Course by self-paced distance instruction method. 1 of those students passed, resulting in a 50% pass rate on the North Carolina Examination.
- Jan Secor School of Real Estate did not offer any Blended Pre-licensing courses during this time period.

BROKER POST-LICENSING EDUCATION COURSES

Purpose of the Post-licensing 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 post-licensing 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 Post-licensing 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 *Post-licensing* 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. You must create an online account for \$25, which will give you access to the manual. You can create the account [here](#).

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.

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 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(s)

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

- a) completes registration form & signs P&P document
- b) meets the attendance requirements
- c) timely submit completed in-class and take-home assignments
- d) pass the end-of-course exam with a minimum score of 75%.

All-Inclusive Tuition/Fees

In Person/Virtual Classroom	\$199 (Additional \$61.50 for textbook, if needed; used for all 3 post courses)
Self-paced - Via REcampus (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 consist of an Update course and four credit hours of elective courses.

Course Description(s)

2023-2024 General Update (GENUP)

2023-2024 Broker-in-Charge Update (BICUP)

Elective: Red Flags: Property Inspection Guide

Elective: Between the Lines: Insights from the RE Bulletin

*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 in-person students with a hard copy of course materials and online students 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/Live Online Virtual Classroom	\$55
Self-Paced - Via Realltimelearn (Asynchronous)	\$67 (GENUP & BICUP not available)

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, complete our registration form and sign our Policy & Procedures document, both of which are emailed to prospective students upon signing up for class. 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), the following is required: a webcam, microphone, and speakers. You must be on camera during the class lecture in order to meet attendance requirements. Connecting from a quiet, private location is advised. Participating from a vehicle or public meeting space, such as a coffee shop, is not permitted. 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 paid in full and received by the first scheduled day of class.

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 Pre-licensing Course must attend a minimum of 80% of all scheduled instructional hours.
- Students in an in-person or synchronous distance learning Broker Post-licensing Course must attend a minimum of 90% of all scheduled instructional hours.
- Students in an in-person or synchronous distance learning CE 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 canceled course will be given a minimum 24-hour notice of the cancellation or revised course schedule.

If a course is canceled 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, less a \$50 non refundable administration fee.

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 a “self paced” 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 a “self paced” course, may do so, but there are **NO REFUNDS** for the in-person/live online course. The student **MUST** purchase the “self paced” course if they choose to switch.

Student Conduct

Students are expected to conduct themselves in a professional manner. Online/virtual students are expected to be on camera during online/virtual classes. 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 Schools schedule for closings, cancellations, or delays during the regularly scheduled school year for in person classes. Internet issues for online courses due to weather, will be addressed at the time of occurrence. Closings and delays will also be reported to WFMY News 2. Online, in-person, weekend and/or summer class cancellations or delays will be sent out via email 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 9am-1pm. (Please call ahead to double check that we're in the office, as office hours 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](#).

Virtual Classroom Information

Login information will be emailed a couple days prior to, but no later than the day before the class is scheduled to begin. If a student has not received information by 6pm the evening before class is scheduled to begin, they need to email the school. **(Please check spam/junk folders before emailing the school).**

Asynchronous/On Demand

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

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 in-person pre-licensing, post-licensing, and continuing education 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 Pre-licensing Course
- Broker Post-licensing 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