Kaplan Real Estate Education

DRE Sponsor No. – 6212

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General Information Page

(This is provided to you in accordance with standards set by DRE)

Cost and Course Description

The total cost of the course(s) is the price advertised in the current brochure, on the current version of the website, or quoted to you by the Kaplan Real Estate Education Registrar or Enrollment Center; fees for additional services are explained below. The prices range between $14 and $44. Also, specific course descriptions are provided in our current brochure and are available at our website. Specific textbook information is available upon request.

Home Study courses include a textbook for your study material. There are quizzes available within the textbook. You will be provided login information, via email to complete the online Final Exam.

Examination Requirements

You will be required to pass a final examination, which will be administered online. You will have a maximum of 2 attempts, a Final and an Alternate. If you do not pass, you will be required to re-enroll in the course. Pass rates for all Continuing Education courses are 70%. All DRE approved final exams for correspondence courses are provided online and are included in the course cost. For DRE approved courses, the exam will be "open book". All tests are timed.

Name	Category	Hours Presentation Home Study-HS Internet-INT	# of Questions Multiple Choice-M/C	Time Limit

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California 9 Hour Survey, Fourth Edition	Survey	9	HS	25 M/C	25 mins

Textbook: *California 9-Hour Survey Course, Fourth Edition, 2022, Kaplan, Inc., 135 pages* – Effective 1/1/2023, Salespersons and Brokers are required to complete at least 9 hours covering the topics of Agency, Ethics and Professional Conduct, Trust Fund Handling, Risk Management, Fair Housing, and Broker Management and Supervision as part of the mandatory continuing education. This course satisfies this 9-hour requirement and includes updated implicit bias content.

Ethics	Ethics	3	HS	15 M/C	15 mins

Textbook*: California 17-Hour First Renewal Package Second Edition, Author –2022 Kaplan, Inc., 22 pages*- Students who complete this course will be able to explain ethics, including the Department of Real Estate's involvement, DRE's major concerns, and professional organizations. Discuss unlawful conduct related to sale, lease, and exchange transactions, including misrepresenting market value, existence of offers, broker affiliation, closing costs, deposits, buyer's qualifications, misrepresenting security value, misrepresenting the condition of the property, misrepresenting size and boundaries, concealing use restrictions, nondisclosure of material facts, failing to present offers, bias in presenting competing offers, not explaining contingencies, nondisclosure of seller's agent's interest, nondisclosure of agent's interest (buyer's agent), and interest in referrals. Discuss unlawful conduct related to loan transactions, including misrepresenting loan availability, misrepresenting borrower's qualifications, underestimating costs, misrepresenting priority of a lien, "free" services, false information on loan payments, not accounting for knowledge, cooperation, arbitration, expertise, discrimination prohibited, value opinions, refunding deposits, status reports, net proceeds, codes of ethics, and fair housing.

Agency	Agency	3	HS	15 M/C	15 mins

Textbook: *California 17-Hour First Renewal Package Second Edition, Author–2022 Kaplan, Inc.,* 42 pages, - Students who complete this course will be able to discuss the statutory basis of agency. Describe the principal-agent relationship, including types of agency, creation of agency, termination of agency, authority of the agent, liability of the principal, delegation of duties to other agents, and the differences between employees and independent contractors. List the licensee's duties to the principal in a real estate transaction, including general fiduciary duties; duties under real estate law; case, skill, and diligence; and the licensee's duty to investigate. List duties to third parties, including disclosure to the buyer and prohibition of secret profits. Determine whose agent the licensee is, including listing brokers and seller's agents, selling and cooperating brokers, buyer's brokers, and dual agency. Explain breaches of duties, including intentional breaches, negligent breaches, and innocent breaches. Discuss agency relationships in residential transactions, including disclosure form Civil Code §2079.14, refusal to acknowledge Civil Code §2079.15, and agency disclosures Civil Code §2079.17.

Broker Management & Supervision 1st Edition	Management & Supervision	3	HS	15 M/C	15 mins

Textbook: California Broker Management and Supervision 1st Edition, 2016, Author – Ted Highland, 47 pages - Effective January 1, 2016, all broker licensees are required to complete a three-hour continuing education course in the management of real estate offices and in supervision of real estate activities. This course meets that requirement. Topics include the following: an introduction to broker management and supervision, broker supervision of all transactions, proper filing, storage, and maintenance of documents, proper handling of trust funds, advertising services for which a license is required, familiarizing salespeople with the requirements of discrimination laws, and the roles and responsibilities of branch and division managers.

Implicit Bias	Implicit Bias	2	HS	10 M/C	10 mins

Textbook: *California 17-Hour First Renewal Second Edition, Author –2022 Kaplan, Inc.,, 21 pages,* - Students who complete this course will be able to explain the basics Implicit Bias including the actionable steps licensees can take to recognize and address their own implicit biases.

Topics include:

-The impact of implicit and explicit bias and systemic bias on consumers

-Historical and socioeconomic impacts of biases

-Identifying biases and how to strive to treat consumers and clients with professional, unbiased service

Fair Housing	Fair Housing	3	HS	15 M/C	15 mins

Textbook: *California 17-Hour First Renewal Second Edition, 2022 Kaplan, Inc., 42 pages,*- Students who complete this course will be able to explain the basics of fair housing laws. Discuss fair housing legislation and regulation, including federal fair housing law, California fair housing legislation and regulation, applicability of fair housing laws, protected classes, exemptions and exceptions, and enforcement and penalties. List discriminatory acts, including failure, avoidance, or refusal to render services; encouraging discrimination; discriminatory misrepresentation; misrepresenting property availability; discriminatory advertising; creating barriers and obstructions to the transaction; unequal or inconsistent services; discriminatory terms and conditions of sale, discriminatory management practices; inconsistent or burdensome application procedures; zoning; steering; blockbusting and panic selling; use of force, threats, or retaliation; and restrictive covenants. Explain HUD fair housing advertising regulations, including published real estate advertising; logo, statement, and slogan; publisher's notice; notice to employees and clients; use of human models; fair housing poster; and lenders. Explain discontinued voluntary fair practice (VAMA). Discuss legislation for the disabled, including the definition of disability, employment impacts, access to public facilities, and enforcement and penalties. Explain fair credit and credit reporting laws, including prohibitions and the importance of credit reporting laws.

Trust Fund Handling	Trust Fund Handling	3	HS	15 M/C	15 mins

California 17-Hour First Renewal Package Second Edition, Author –2022 Kaplan, Inc., 54 pages, - Students who complete this course will be able to explain the basics of trust fund handling, including general responsibilities, general procedure, and determining ownership. Describe advance fee trust funds, including defining "advance fee," DRE approval requirements, record-keeping requirements, and additional requirements. Explain trust fund bank accounts, including general requirements, trust account withdrawals, trust fund account protection, interest-bearing accounts, specific beneficiaries, disclosure to owner, designation of payee, interest may not go to broker, trust account integrity, and trust fund liability. List trust fund violations, including commingling and trust fund conversion. Describe trust fund accounting, including accounting systems, the recording process, and reconciliation of accounting records. Explain trust fund documentation, including activity documentation requirements, contracts involving licensed activities, and broker supervision. Discuss audits and examinations, including their purposes, general requirements, access for audits, initiation of audits, and results of audits. Describe mortgage loan brokerage, including threshold level of activity, reporting requirements, disclosure to lenders, disclosure content, multi-lender rules, funding and servicing loans, and loan service record keeping.

California Foreclosures and Short Sales	Consumer Protection	15	HS	40 M/C	40 mins

Textbook: *California Foreclosures and Short Sales, 2008 Dearborn Financial Publishing, Inc., Author – Ted Highland, 189 pages* - Gain knowledge to protect buyers and sellers in today's most dangerous transactions. Develop an overview of the various forms distress sales can take in today's marketplace. Learn about the rights, duties, and liabilities of the parties involved. Examine the Home Equity Sales Contract Act and other laws that protect consumers from scams. At the end of this course participants will possess techniques that will enable their clients to make sound business decisions.

California Risk Management	Risk Management	3	HS	15 M/C	15 mins

Textbook: *California 17-Hour First Renewal Package Second Edition, Author –2022 Kaplan, Inc., 40 pages* - Students who complete this course will be able to describe risk management, including risk shifting, risk anticipation, risk control, and how risk management affects consumers. Discuss fraud, misrepresentation, and puffing; identify unsophisticated buyers; and explain how to protect sellers from the fraud of others. Identify risks associated with conflicts of interest, including dual agency, secret profit, referral fees as potential secret profit, net listings, option listings, agent as buyer, affiliated business arrangements (RESPA), and insurance rebate law. List risks associated with offers, contracts, and trust funds, including contracts and the unauthorized practice of law, dealing with offers, confidential information, offers with subordination clauses, trust fund handling, and depositing checks. List risks associated with property condition and disclosures, including duty to inspect, oral and written disclosures, natural hazards, revealing death on the premises, AIDS disclosure, Megan's Law, disclosing use restrictions, square footage disclosures, and late disclosures. Identify risks associated with employment issues, broker supervision, antitrust violations, fair housing, and advertising. Discuss legal responsibility as it pertains to risk management; explain discipline from the Department of Real Estate, including vicarious liability and discipline procedures; explain the difference between criminal wrongs and civil wrongs; list judicial remedies, including monetary remedies (damages) and equitable remedies; and explain alternative dispute resolution (ADR), including arbitration and mediation.

Real Estate Finance Today, Eighth Edition	Consumer Protection	7	HS	20 M/C	20 mins

Textbook: *Real Estate Finance Today, Eighth Edition, 2024 Kaplan North America, LLC., Author – Doris Barrell GRI, DREI, 93 pages* – In an ever-changing financial landscape with real estate reporting requirements, the latest edition of Real Estate Finance Today is an invaluable resource for any real estate career. Students will learn about developments in collateralized mortgage obligations, flood insurance requirements, and TILA-RESPA Integrated Disclosures. This edition takes note of the current financial environment and explains it in clear language. Students will learn about recently available loan products and how government influences the real estate finance world. This course will leave you with a clear understanding of what loans are available, as well as what it takes to qualify with today's lending regulations and guidelines. Stop guessing and start knowing about today's financing

Houses: Why Bad Things Happen to Good Houses V3.0 (OD)**/	Consumer Protection	6	INT	20 M/C	20 Mins

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Virtual Online Course - *Houses: Why Bad Things Happen to Good Houses V3.0; Workbook: Houses: Why Bad Things Happen to Good Houses (6-Hour) – 2023 Kaplan North America, LLC., 19 pages* - This OnDemand Course features studio and onsite video learning objectives to help students understand the reasons housing systems may fail and how to prevent issues. We will take students on a building physics adventure, explaining in easy-to-understand terms how houses work and why perfectly good houses sometimes go bad. Students will learn the critical role new construction materials play in reduced building tolerances and why that creates huge problems. Helpful tips will enable students to communicate more intelligently and effectively with increasingly sophisticated homeowners. No more dealing with individualized parts of the house, this course provides the whole picture.

Scams, Scoundrels, and Real Estate Stings 1E	Consumer Protection	6	HS	20 M/C	20 mins

Textbook: *Scams, Scoundrels, and Real Estate Stings, 2016, Kaplan, Inc., 95 pages* - Real Estate scams have come a long way and are far-reaching. Learn the newest schemes, like flopping, and high- and low-tech scammers prey on the unsuspecting. You'll learn how scams hurt your reputation and the liability that comes with being associated with a real estate scam.

This course takes you one crime at a time, on the journey of sleuthing the facts, recognizing who is liable, assessing the consequences, and revealing the resources that will help you avoid the dark side of the industry today. Whether it's a vague seller disclosure or a suspicious short sale practice, you have come to the right place to solve the mystery.

Learn how one person's scam is every agent's burden to bear and how you can sting-proof your reputation while keeping your clients out of harm's way and protecting their interests.

Repurposing Property: Friend, Foe, or the American Dream? 1E	Consumer Protection	15	HS	40 M/C	40 mins

Textbook: *Repurposing Property: Friend, Foe, or the American Dream? 1E,* 2016 Kaplan, Inc., Author – Ted Highland, 159 pages - Explore the many untapped opportunities for you and your buyers and sellers, and the enormous impact of successful repurposing projects in your neighborhoods and communities. This course will help you to master concepts necessary to develop and act as an agent in repurposing housing. You will discover new ideas, programs, and opportunities that apply throughout California, whether in urban, suburban, or rural areas, for projects big and small. In addition to providing resources for further research, Repurposing Property gives you strategies for bringing people together to make these projects possible and for obtaining community support that will result in successful projects that benefit entire communities.

Liars, Cheaters, and Thieves: Averting Client Catastrophe OnDemand Course V1.0 (OD)	Consumer Protection	4	INT	15 M/C	15 mins

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Virtual Online Course*: Liars, Cheaters, and Thieves: Averting Client Catastrophe OnDemand Course V1.0; Workbook: Liars, Cheaters, and Thieves – 2018 Kaplan, inc., 14 pages* - This course illuminates the issues that create problems in real estate transactions. You will learn to identify what constitutes negligence, and when it is fraud. You'll sharpen your understanding of what happens when a client makes a Breach of Contract claim, and how to avoid misleading statements that can have disastrous ramifications for you, your client, and your business. Your expert instructor will lead you through case studies to identify critical issues, determine what happened, discuss how the situation could have been handled appropriately, and learn how to resolve the conflict legally and within the scope of the law. Prepare for real-life real estate and avoid risky business mistakes in this essential course. **Topics include:** top ten legal issues for licensees; failing to disclose property defect; breach of duty; representing clients in unfamiliar territory; misleading statements equals deception.

Good, Better Best: When Price, Quality and Value All Matter OnDemand Course OD V1.0 **/Textbook	Consumer Protection	6	INT	20 M/C	20 mins

Virtual Online Course*: Good, Better, Best: When Price, Quality and Value all Matter OnDemand Course V1.0* - Finally, a course that tells you everything you need to know about legitimate value in today's rigorous appraisal world. Calling all real estate agents, contractors, builders, and appraisers: prepare to be guided through the covert back alleys of home valuation, looking at products and features with the through the lens of an appraiser, contractor/builder, AND real estate professional.

You'll learn the universal language used by appraisers—providing you knowledge that pays when advising clients on everything from product selection to an appropriate offer on a property, or on identifying an appropriate listing price for a property. You'll acquire an insider's view of how value is defined and assigned by the appraiser. Also, you'll understand the consumer criteria of price, longevity, performance, aesthetics, and resale value for a variety of property elements.

Learn what does and does not have monetary value in an appraiser's eyes, getting a snapshot of the essential tools and assessment methods used to establish the ultimate value of a property. You'll also learn how to help your clients identify poor quality in spite of acceptable appearance. Find out what the most surprising low-cost, high-value materials are, what type of siding lasts the longest, and which foundation type will save homeowners the most money in the long run.

Learn about the real differences in construction quality, and what has monetary value in addition to aesthetic value. Learn how to translate otherwise confusing terms and definitions into useful information you can communicate to your clients. Whether your interest is in existing property, new construction, or proposed renovations, you'll pick up essential information to increase your professional competence.

Topics include

- Appraisal 101: what appraisers do and why it matters to you
- What the new quality numbers mean to your clients
- Differentiating characteristics of architectural styles and construction features
- Products and materials that create value
- Communicating quality distinctions to clients to improve knowledge and selection

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Today's Real Estate Event Marketing in California 1E	Consumer Service	15	HS	40 M/C	40 mins

Textbook: *Today's Real Estate Event Marketing and Consumer Protection in California 1E; 2017 Kaplan, Inc., 172 pages* - provides real estate licensees with the tools to develop events and promote their businesses by leveraging in-person engagement. The promotion of these live or online activities is affordable and limited only by the imagination of the licensee. In today's consumer-empowered world, real estate licensees need to be creative in order to build relationships, generate goodwill, and earn the trust of prospective buyers and sellers. In addition, they need to know how to avoid violations and the enforcement of the various federal and state laws that relate to real estate marketing efforts to avoid deceptive practices and to protect consumer's interests.

Millennials: Challenging the Traditional Real Estate Model OnDemand Course V1.0 (OD)**/Workbook	Consumer Service	4	INT	15 M/C	15mins

Virtual Online Course – *Millennials: Challenging the Traditional Real Estate Model OnDemand Course V1.0;* Workbook: *Millennials: Challenging the Traditional Real Estate Model; 2016 Kaplan, Inc., 16 pages:* This course examines the factors driving today's real estate market. The instructor will take you beyond the newspaper headlines to illustrate how the former driving factors of real estate no longer apply, as millennial buyers outpace baby boomers (previously the largest real estate buyer group). You will learn how millennials—today's largest real estate market—buy, sell, rent, strategize, and communicate. Learn how you can better serve this new leading population of clients. You will explore essential expectations and patterns so you can refine and re-tool and your knowledge and practices, as well as your branding and image to reflect an understanding of the new real estate model. This course focuses on increasing your ability to work effectively and productively with millennials to achieve their real estate goals, as well as yours!

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Avoiding Deceptive Practices	Consumer Protection	5	HS	15 M/C	15 mins

Textbook: *Avoiding Deceptive Practices; 2018 Kaplan Inc., 53 pages* - Regulators have expressed serious concerns over recent advances in marketing and advertising technology and methodology. Their impression is that consumers are being deceived when disclosure is incomplete or inappropriate when marketing and advertising content appears to be communicating information as opposed to selling. One term that has been used to describe this type of marketing is "native advertising". Native advertising has been defined as marketing or advertising that is a type of disguised advertising, often online, that mimics unpaid informational or editorial content. This course is designed to provide real estate licensees with the knowledge and information they need to protect consumers and to fulfill the requirements of federal law and regulations by avoiding business practices that can result in consumer confusion and deception.

Protecting California Consumers from Real Estate Scams 1E	Consumer Protection	15	HS	40 M/C	40 mins

Textbook: *Protecting California Consumers from Real Estate Scams 1E; 2019 Kaplan, Inc., 160 pages:* Real estate professionals are in a unique position to recognize, prevent, and report scams and fraud that involves real estate and financial abuse. This is true for inexperienced buyers and for vulnerable elders who may not have anyone else who will protect them. In their day-to-day activities, real estate licensees become aware of consumers' financial and real estate information. This course helps real estate licensees identify when certain actions cross the line into fraudulent or abusive behavior and what action they should take.

Solving the Downpayment Dilemma (4-Hour)	Consumer Protection	4	HS	15 M/C	15 mins

Textbook: *Solving the Downpayment Dilemma, 2020 Kaplan Inc., 44 pages:* Every generation of consumers faces unique challenges and problems in the buying and selling of homes. For today's home purchasers, one of the biggest hurdles is the amount of time it takes to accumulate enough money for a downpayment. While finding cash for a downpayment has always been a hurdle for some, the number of prospective home purchasers, and the number of issues they have to deal with to save for a downpayment, is impacting the market to an extent not previously seen. To provide information and solutions to consumers, real estate professionals can develop new tools and techniques that will prepare the consumer to take advantage of the marketplace.

Twenty Cost-Effective Home Improvements Online Video V2.0 (OLV)**	Consumer Protection	4	INT	15 M/C	15 mins

Virtual Online Course: *Twenty Cost-Effective Home Improvements Online Video Course V2.0; Workbook 2022, Kaplan North America, LLC, 17 pages* -
This 4-hour, online video course employs the latest national data to calculate the 20 home upgrades that provide the greatest return on investment. Including internal improvements like kitchen remodels and outdoor improvements like deck additions, this course explores the home improvement process from all angles to reach some surprising conclusions about cost and value. This course will help students advise their clients on how to make wise choices that positively impact the resale value of their homes.

Protecting Elders from Real Estate Scams Online Video Course V1.0 (OD)**	Consumer Protection	4	INT	15 M/C	15 mins

Workbook: Virtual Online Course: *Protecting Elders from Real Estate Scams Online Video Course V1.0,* ***Workbook: Protecting Elders from Real Estate Scams, 2020, Kaplan, Inc., 45 pages***: - The law recognizes that elders are susceptible to financial abuse and fraud. Real estate licensees are uniquely positioned to help protect these vulnerable individuals from being preyed upon. This course provides real estate professionals with knowledge of the most common types of elder scams and how they can help elders to take steps to prevent abuse. Additionally, it describes how and to whom to report suspected elder financial abuse. Through education, knowledge, and awareness, real estate professionals can contribute to safeguarding the interests of their clients and other consumers in the marketplace.

Solving the Downpayment Dilemma Online Video V1.0 (OD)**	Consumer Protection	4	INT	15 M/C	15 mins

Virtual Online Course: *Solving the Downpayment Dilemma Online Video Course V1.0,* ***Workbook: Solving the Downpayment Dilemma, 2020, Kaplan, Inc., 44 pages***: - Every generation of consumers faces unique challenges and problems in the buying and selling of homes. For today's home purchasers, one of the biggest hurdles is the amount of time it takes to accumulate enough money for a downpayment. While finding cash for a downpayment has always been a hurdle for some, the number of prospective home purchasers, and the number of issues they have to deal with to save for a downpayment, is impacting the market to an extent not previously seen. To provide information and solutions to consumers, real estate professionals can develop new tools and techniques that will prepare the consumer to take advantage of the marketplace.

Your Client's Financing: Dos and Don'ts Online Video Course V1.0 (OLV) **	Consumer Protection	2	INT	15 M/C	15 mins

Textbook: Virtual Online Video Course – *Your Client's Financing: Do's and Don'ts Online Video Course V1.0:* In today's real estate world, you need to be informed and engaged with many facets of every transaction. Whether representing the buyer or the seller, key elements in the process require the real estate agent's attention and oversight along with strategic marketing skills, knowledge, and appropriate use of social media, plus excellent negotiation skills.

From initial contact through the closing, real estate agents must move with the market. You'll learn how economic conditions, such as rising interest rates and employment indicators, along with many other factors, affect every client decision. This course will guide you step-by-step to better assist buyers so they are choosing the right type of funding. In addition, you'll be able to ensure buyers and sellers are getting the best possible price, all while providing a smooth transaction.

	Consumer Protection	4	INT/CLS	15 M/C	15 mins
New Construction for Buyer Agents Live Online Class V1.0 (LOL) **					

Live Online – *New Construction for Buyers Agents Live Online Class V1.0* - Students will learn how to explain clearly and concisely the features, benefits, roadblocks, and deficits their clients can expect from building a new construction home. An often-overlooked source of inventory in the real estate marketplace, new construction expertise will help students broaden their range of potential clients. From working with the builder's sales center to preparing your clients for all the decisions they'll need to make, to protecting your client's through all the builder meetings, this course will prepare you to competently represent new construction buyers.

Mediate-Litigate-Arbitrate: Be Informed Online Video Course V1.0 (OLV) **	Consumer Protection	2	INT	15 M/C	15 mins

Online Video Course – *Mediate-Litigate-Arbitrate: Be Informed Online Video Course V1.0; Workbook: Mediate-Litigate-Arbitrate: Be Informed, 2019, Kaplan, Inc., 19 pages*: Learn the features, advantages, benefits, and limitations of each of these three dispute resolution types in order to help you educate your clients concerning their choices at critical and often tense decision-making junctures. Each of the three dispute resolution types are examined and explained in simple yet comprehensive terms to enable your understanding and increase your confidence. Explore the difference between binding and non- binding arbitration, the defining elements, and consequences of both, as well as the potential for an arbitration appeal. Real-life situations illustrate each dispute resolution option to help you gain relevant and applicable knowledge to use in future situations, limit your chances of being sued, and prepare you for the real estate world of today.

The CIC Paper Chase Online Video Course V1.0 (OLV)**	Consumer Protection	2	INT	15 M/C	15 mins

Online Video Course – *The CIC Paper Chase Online Video Course V1.0; Workbook - The CIC Paper Chase, 2019, Kaplan, Inc., 7 pages:* Gain the knowledge you need to represent clients skillfully in common interest community (CIC) transactions! Learn about the required documents you need to secure for your buyer's time- sensitive review. Many potential real estate buyers are intrigued about owning a property with shared amenities and services they would not be able to afford on their own, but they should be knowledgeable about the fees and limitations associated with these properties. You'll also learn what to spot in those documents to help your clients determine whether the properties they are considering are sound investments. Key Benefits: Understand your role and the value you bring to your clients by identifying the key documents to review; Spot red flags to help your clients avoid potential bad investments; Help your clients determine the financial health of the real estate; Learn how to uncover hidden costs, so your clients aren't caught off guard.

Millennials: Challenging the Norm Online Video Course V1.0 (OLV)**	Consumer Protection	2	INT	10 M/C	10 mins

Online Video Course – *Millennials: Challenging the Norm Online Video Course V1.0; Workbook 2019, Kaplan, Inc., 7 pages :* This course examines the factors driving today's real estate market. The instructor takes you beyond the newspaper headlines to illustrate how the former driving factors of real estate no longer apply as millennial buyers outpace baby boomers (previously the largest real estate buyer group). You will explore essential expectations and patterns so you can refine and re-tool your knowledge and practices, as well as your branding and image, to reflect an understanding of the new real estate model. This course focuses on increasing your ability to work effectively and productively with millennials to achieve their real estate goals, as well as yours.
Topics include:
- Traditional versus millennial real estate model
- The affected real estate market and model
- Effective strategies for working with millennials

Water: How it Affects Property Online Video Course V1.0 (OLV) **	Consumer Protection	4	INT	15 M/C	15 mins

Online Video Course – *Water: How it Affects Property Online Video Course V1.0:* As a real estate professional, encountering property that is on water, near water, or comes with a water feature is very common.
In this course, you will learn how to effectively guide your clients in making appropriate decisions concerning buying, selling, and assessing properties in which water is involved. By the end of this course, you will be able to answer the following questions and more: "What are the risks of a pond on the property?" "Does rain garden increase the value of a property?" "Can those cattails be cleared for a better view of the lake?"
Our expert instructor also addresses issues that arise regarding storm water run-off, ponds, wetlands, and streams. You'll learn the real estate value of safe drinking water from private and municipal well sources, as well as who owns water assets and who is responsible for associated costs. This course will inform you of essential facts and critical knowledge that can save you and your clients from making costly real estate decisions.

Unconscious Bias: Barrier to Service? Online Video Course v1.0 (OLV)**	Consumer Protection	2	INT	10 M/C	10 mins

Online Video Course – *Unconscious Bias: Barrier to Service? Online Video Course v1.0; Workbook 2021, 12 pages:*
This course examines unconscious biases and helps students to address it in their lives and in their real estate practice. Eliminating both conscious and unconscious bias is not only the right thing to do for clients and customers, but it also can open a new world of opportunity. In this video course, students will look at how to create a bias-proof process that will lead to numerous benefits. Contents: Addresses key areas such as buyer consultation, seller consultation, listing appointments, open house leads, and internet inquiries • Students gain awareness in problem areas • Addresses unconscious bias at various points of the transaction with buyers and sellers.

Houses: From the Ground Up Online Video Course v3.0 (OLV)**	Consumer Protection	8	INT	20 M/C	20 mins

Online Video Course – *Houses: From the Ground Up Online Video Course v3.0; Workbook - Houses From the Ground Up Workbook, Second Edition, 2022 by Kaplan, Inc., 40 pages:* Today's Homebuyers Demand That Agents Understand the Basics of Houses There are many challenges to helping others find suitable housing. One of the biggest is to effectively answer simple questions about housing structure and condition. That's why we've put together this special online video course. In it, you'll learn the language of houses and how they are built—plain and simple. Our dynamic instructors take you from the classroom right into the structural workings of a house. This highly visual instruction helps you gain the answers to the questions about the product you sell. From the foundation to the rooftop you will explore everything in-between.

R-E-S-P-E-C-T RESPA: Avoiding Imprisonment, Fines, Censure, or Loss of License Live Online Class v1.0 (LOL)**	Consumer Protection	4	INT	15 M/C	15 mins

Live Online - *R-E-S-P-E-C-T RESPA: Avoiding Imprisonment, Fines, Censure, or Loss of License Live Online Class v1.0:* The Real Estate Settlement Procedures Act – applies to loans associated with federally related mortgage loans and was create to help home purchases make informed decisions about their real estate transactions and to prohibit unlawful practices by real estate settlement providers. This course guides you through the requirements of the law so you can avoid running afoul of it. Learn why the law was created, who it impacts, the implications of violations of RESPA, and examples to help you avoid the behavior that leads to fines, censure, loss of license and imprisonment.

Key Benefits:

- Understand the ins and outs of RESPA
- Get examples of behavior that constitute violations
- Learn and ask questions in our dynamic virtual classroom setting

Principle-Centered Real Estate Online Video Course V1.0 (OLV)**	Consumer Protection	4	INT	15 M/C	15 mins

Online Video – *Principle-Centered Real Estate Online Video Course V1.0:* This online video course teaches real estate professionals to cultivate success in real estate transactions by upholding ethical principles. It will help professionals connect with, communicate to, and create loyal, long-term clients. The presenter, a national speaker and author, brings a one-of-a-kind, passionate delivery of this course through heartfelt stories and the practical application of course topics. This course will keep students on the edge of their seats while they learn techniques that they can put to use immediately and throughout their careers.

Property Management for Real Estate Professional Live Online Class V1.0 (LOL)**	Consumer Protection	2	INT	15 M/C	15 min

Live Online – *Property Management for Real Estate Professional Live Online Class V1.0* - This 2-hour class serves as a refresher for an experienced property manager, as well as identifies important considerations for people who are new to the industry. This course is helpful whether you are a real estate professional acting as a property manager/landlord or are representing buyers, sellers, landlords, or tenants. It covers need-to-know topics to comply with laws, protect consumers in real estate transactions, and standard practices in the property management profession.

The Tiny House: Is It a Phase or Craze? Online Video Course V2.0 (OLV)**	Consumer Protection	4	INT	15 M/C	15 mins

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Online Video **–** *The Tiny House: Is it a Phase or Craze? Online Video Course V2.0, Workbook The Tiny House: Is it a Phase or Craze?, 20 pages* **- What's All the Hype About?** Witness this emerging market segment as you learn about the new world of tiny house living. In *The Tiny House: Is it a Phase or Craze?*, you'll learn the origin of the tiny house; different types of tiny houses; the structural elements, costs, and considerations; and when a tiny house is considered real property. The tiny house is a reflection of expressed values by a growing number of buyers today: simple living in natural surroundings and smaller more-efficient living spaces.

This online real estate course will reveal a client group whose needs may be unclear—until now. This course will prepare you to be knowledgeable of the construction and informed about market needs, as well as provide you with options to discuss with your clients who are seeking this type of real estate.

Topics include: Emerging Values Increase Demand for Tiny Houses, Real Estate Solutions Addressing New Needs of Clients, Momentum of Demand, Concerns and Obstacles, What a Tiny House Is and Is Not, Basic Structural Elements

Unconscious Bias: Barrier to Service Live Online Course V1.0 (LOL)**	Consumer Protection	2	INT/CLS	10 M/C	10 mins	

Live Online - *Unconscious Bias: Barrier to Service? Live Online Class V1.0* - Eliminating both conscious and unconscious bias is not only the right thing to do for your clients, it can open a new world of opportunity. In this class, we will look at how we can create a bias-proof process that will lead to numerous benefits. Here are a few of the key areas we will address:

- Buyer consultation
- Seller consultation
- Listing appointments
- Open house leads
- Internet inquiries

Contents: Unconscious Bias and Discrimination – Handling Client Consultations and Leads

R-E-S-P-E-C-T RESPA to Avoid Penalties and Loss of License Online Video Course V1.0	Consumer Service	4	INT	15 M/C	15 mins

Online Video - *R-E-S-P-E-C-T RESPA to Avoid Penalties and Loss of License Online Video Course V1.0:* RESPA—the Real Estate Settlement Procedures Act—applies to loans associated with federally related mortgage loans and was created to help home purchasers make informed decisions about their real estate transactions, as well as prohibit unlawful practices by real estate settlement providers. This course guides students through the requirements of the law, so they can avoid running afoul of it. Learn why the law was created, who it impacts, the implications of violations of RESPA, and examples to help students avoid the behavior that leads to fines, censure, loss of license and imprisonment.

Real Estate Bloopers: Preventing Client Horror Stories Online Video Course V1.0	Consumer Protection	4	INT	15 M/C	15 mins

Online Video – *Real Estate Bloopers: Preventing Client Horror Stories Online Video Course V1.0:* - Humans are bound to make mistakes, and each mistake is an opportunity to learn. In this online video course, students will learn about mistakes other licensees have made so they can avoid making the same mistake themselves and negatively impacting clients. This course explains the impact of negative client experiences, licensees' fiduciary duties, and representation relationships. It also covers 11 different real-world examples of mistakes made by licensees, the legal and ethical issues present, and the best practices for each scenario.

New Hope for the Housing Market? Online Video Course V1.0	Consumer Protection	4	INT	15 M/C	15 mins

Online Video – *New Hope for the Housing Market? Online Video Course V1.0:* This online real estate course provides your students with information on the nation's real estate housing market today. Simply, there is too much demand and not enough affordable housing. Prices are fluctuating, and the market is difficult to predict. This national real estate course will discuss the history of real estate in the United States, including significant architectural, geographic, and societal developments that impact homebuyers and housing availability. Your students will delve into federal and state initiatives to improve the housing situation, as well as what the future holds for buyers, sellers, real estate licensees, and the nation's market. Licensees will learn specific action steps that they can take to protect consumers and provide for their clients' changing housing needs.

Introduction to Real Estate Investments OnDemand Course V3.0	Consumer Protection	8	INT	20 M/C	20 mins

Workbook: ***Introduction to Real Estate Investments OnDemand Course V3.0; 2023 Kaplan North America, LLC., 31 pages****:*
Students will learn how real estate compares to non-real estate investments. They will discover how to package hard-to-sell listings to their existing real estate customer base. They'll comprehend how to identify additional sources of financing and learn new techniques for using commission dollars to build their own real estate investment portfolio.
Topics include: Nature of real estate value, Estimating net operating income, Cash flows and investor behavior, Real estate and the IRS, 1031 Tax–Deferred Exchanges, Acquisitions and operation, Dispositions, capital gain, and loss.

2024 Financing Update	Consumer Protection	4	INT/CLS	15 M/C	15 mins

Live Online – *2024 Financing Update, Workbook 2023, 32 pages:* Understand the Latest Financing Details that Impact Residential Real Estate Today. Navigating today's mortgage and financing options is a critical part of the home buying and selling process for any agent. Learn more about the process between drafting a contract until closing with this updated real estate finance course. This course guides you through the latest financing process of a real estate transaction and discusses the complex choices in mortgage financing. You will learn how to thrive in the residential real estate business by understanding the current trends, laws, and requirements in the industry. This real estate finance course covers topics such as housing affordability, down payment assistance programs, eligibility, steps for a successful closing, credit scoring, and loan programs.

Key Benefits:

- Explore the latest home financing options available to your clients.
- Understand housing affordability and down payment assistance program eligibility and processes.
- Learn and ask questions in our dynamic virtual classroom setting.

Real Estate Jeopardy (LOL)**	Consumer Protection	4	INT/CLS	15 M/C	15 mins

Live Online Class – *Real Estate Jeopardy:* **Strengthen Your Ability to Recall and Apply Your Real Estate Knowledge Accurately and Quickly**
This course serves as a review of important real estate concepts and plays out as a question-and-answer game of all things real-estate-related. Topics covered include real property, ownership rights, encumbrances, types of ownership, title issues, required disclosures, zoning issues, land-use regulations, building codes, types of construction, and energy efficiency.

The Five Biggest Challenges in Today's Market: Solved (LOL)	Consumer Protection	4	INT/CLS	15 M/C	15 mins

Live Online – *The Five Biggest Challenges in Today's Market: Solved, Workbook 2023, 44 pages:* What's really happening in the marketplace and how can you overcome the five biggest challenges? In this course, you will be able to compare this market to the mortgage crisis and financial meltdown in the mid-2000s and other significant events that have shaped the industry today. Discover the practices being employed by those on the front edge of change who are not only surviving, but thriving in this market. Get a better understanding of inventory cycles and learn effective pricing strategies, new & tested financing options, and education practices that will help clients gain a fact filled perception of what is really going on in the marketplace.

The Lowdown on Buydowns Live Online Class V1.0 (LOL)**	Consumer Protection	2	INT/CLS	10 M/C	10 mins

Live Online – T*he Lowdown on Buydowns Live Online Class V1.0* - In today's economy, buyers are looking for ways to reduce mortgage interest costs, and lenders and builders are looking for ways to appeal borrowers. Buydowns are one method for meeting these needs. This course discusses what a buydown is, different types available, key points that buyers should know, seller concessions, the regulatory environment, and lender and builder buydowns and inducements. You will leave this class with an understanding of what these methods are and how to help clients determine if these would work for them.

Check Yourself Before You Wreck Yourself (LOL)	Consumer Protection	4	INT/CLS	15 M/C	15 mins

Live Online – *Check Yourself Before You Wreck Yourself* - Stop making these common real estate mistakes. As a real estate professional, you are expected to be an ethical, honest, and trusted advisor your clients and customers can rely on. However, mistakes happen. This course will help you understand and avoid the most common pitfalls, helping you to steer clear of costly mistakes that involve not just your pocketbook, but also your reputation.

Key Benefits

- Includes the most common real estate violations
- Discusses most efficient communication techniques

How to Measure Real Property OnDemand Course V3.0 (OD) **/ Textbook	Consumer Protection	3	INT	15 M/C	15 mins

Virtual Online Course – How to Measure Real Property OnDemand Course V3.0*; Workbook, 2023 Kaplan, Inc., 40 pages:*
Learn the Language and Techniques of How to Accurately Classify and Measure Residential Property from a Pro - Real estate licensees, appraisers, assessors, builders, and contractors have specific methods used to measure and describe residential real property. In this engaging course, we'll clarify the standards and pinpoint common mistakes made in measuring property. You'll also learn the proper terminology and definitions that even the playing field between agents, appraisers, and lenders who use this value-laden information for many of the decisions made concerning a property. Learn to talk the same talk while more accurately representing the home, as well as enhancing the value you bring to your client with this knowledge.
It begins with the proper way to measure a house—where to start and what to include. You will learn the distinctions between above-grade and below-grade floor areas and other often misunderstood and miscalculated areas. The challenges of calculating attics, lofts, and low ceilings will be addressed. You'll also learn how to deal with detached rooms, sunrooms, and other hard-to-classify and measure rooms. The course will also explain the industry standards for qualifying room counts, bedrooms, and bathrooms.
Come learn what you need to know to ensure you capture every square foot that translates to value for your clients and protects the biggest investment of their life.
Topics include: • Property measurement language and definitions • Geometry for big kids: size, shape, formulas, and math • Nuances of styles and designs • What to measure and how to measure it

Houses: Buy, Fix, Sell! OnDemand Course V3.0 (OD)**/ Textbook	Consumer Protection	8	INT	20 M/C	20 mins

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Virtual Online Course – *Houses: Buy, Fix, Sell! OnDemand Course V3.0; Workbook 2023, 68 pages* –

Some Houses Are Lumps of Coal and Others Are Diamonds in the Rough

Can you tell the difference? Learn how to evaluate renovation options to determine if a house will be a money maker or a money taker. Learn the process of buying a distressed property, fixing it up, and selling it for profit. You'll first look at ways to structure the acquisition. Next, you'll determine how to analyze the property's needs and costs. Comparing the costs and returns from renovating bedrooms to baths to kitchens and more will help you put your money in the right place. Also learn how to put together pricing models, accurate construction timelines, and a profitable exit strategy. With a solid plan in place, you'll lessen your risks and realize a potentially greater profit by avoiding coal and discovering diamonds in the rough.

Topics Include: • Searching foreclosed and distressed properties • Finding the right property • Analyzing and evaluating a potential purchase • How to structure the acquisition • Renovation costs and returns • Construction planning and scheduling • Operations and exit strategies

Fair Housing V6.0 (4-Hour)	Consumer Protection	4	INT	15 M/C	15 mins

Online Course – *Fair Housing V6.0 (4-Hour)* – **Establish smart business practices that comply with fair housing laws.**

Today's real estate practitioner must establish business practices that comply with fair housing laws and offer equal professional service to all. Consistency, objectivity, and documentation are critical in accomplishing this objective. This 4-hour course includes the topics pertinent to fair housing in today's real estate world, including the law, property management, advertising, and diversity and unconscious bias.

Course Units: Fair Housing Law • Fair Housing in Property Management • Fair Housing Advertising • Diversity and Unconscious Bias

Real Estate Jeopardy: Episode 1 Online Video Course V1.0	Consumer Protection	4	INT	15 M/C	15 mins

Online Video – *Real Estate Jeopardy: Episode 1 Online Video Course V1.0; Workbook 2023, Kaplan North America, LLC, 40 pages:* – This video course serves as a review of important real estate concepts and plays out as a question-and-answer game of all things real estate related. Topics covered include real property, ownership rights, encumbrances, types of ownership, title issues, required disclosures, zoning issues, land-use regulations, building codes, types of construction, and energy efficiency. Students will also learn practical applications of the topics in several case studies presented throughout the course.

2025/2027 Association Ethics V1.0 (4-Hour)	Ethics	4	INT	15 M/C	15 mins

Online – *2025/2027 Association Ethics V1.0 (4-Hour)* - Based on Everyday Ethics in Real Estate, this course presents the National Association of REALTORS® (NAR) Code of Ethics and information on making ethical decisions in a 4-hour format that can be used to fulfill NAR's real estate ethics training requirement. Through an in-depth discussion of the Code of Ethics and Standards of Practice, students understand the responsibilities and duties required of REALTORS® and how the code can be used as a guide to proper conduct for all real estate practitioners. It includes case studies and interpretations based on actual situations of alleged unethical conduct.

Undesigning Injustice Online Video Course V1.0	Consumer Protection				

		4	INT	15 M/C	15 mins

Online Video – *Undesigning Injustice Online Video Course V1.0:* In this dynamic course, students will go beyond the surface and examine the systemic biases that have historically influenced housing practices. Through engaging lectures, immersive real-life stories, and discussions, students will uncover the roots of housing discrimination and dissect the historical evolution of fair housing. Prepare to be enthralled as the lecturer unravels the complexities of redlining, steering, and other discriminatory practices that have affected marginalized communities. Gain valuable insights into the challenges faced by historically disadvantaged groups and learn what real estate professionals can do to fight for housing equality.

Law Chronicles: Episode 1 (2-Hour)	Consumer Protection	2	INT	10 M/C	10 mins

Online – *Law Chronicles: Episode 1 (2-Hour)* - Many real estate professionals believe they understand real estate laws and think they're in compliance, but the truth is that professionals across the United States continue to be disciplined for violating some of the most fundamental laws. This course takes a fresh look at old laws by reviewing the latest violations and provides real-life examples of what not to do. The topics are short and interesting, presenting content in text and video from a variety of real estate experts.

Real Estate and Taxes: What Every Agent Should Know V8.0	Consumer Protection	6	INT	20 M/C	20 mins

Online – *Real Estate and Taxes: What Every Agent Should Know V8.0* - Taxes are a part of every real estate transaction, and the Real Estate and Taxes: What Every Agent Should Know online course provides a foundation for common tax situations. Agents will learn the basics of what is relevant to real estate transactions, their business, and when they should refer clients to a tax professional. This course contains numerous examples, case studies, and key takeaway checklists to provide real-world application.

Land Development: Finding, Funding & Finishing Online Video Course V1.0	Consumer Protection	2	INT	10 M/C	10 mins

Online Video – *Land Development: Finding, Funding & Finishing Online Video Course V1.0* - As a real estate licensee, you're an expert in connecting people with property, but have you considered a bigger role in the journey of land itself? Land development might sound like a world of its own, but it's a world where your skills and expertise are essential. In this course, you'll learn how to identify land development opportunities and act as a guide for your clients, helping them navigate their options and avoid costly mistakes. This video course was recorded in a unique style that makes it feel more like a documentary than a course, making it an engaging way to elevate your expertise and serve your clients in the best way possible.

Introduction to Risk Management V1.0	Consumer

	Protection	4	INT	15 M/C	15 mins

Online – *Introduction to Risk Management V1.0* - This course helps real estate professionals understand how to identify, evaluate, and manage risk across every area of their business. Students will learn key techniques such as how to avoid, control, transfer, or retain risk, and how to develop a strong risk management culture within their organization. The course covers practical topics like seller disclosures, environmental hazards, proper documentation, insurance coverage, and the use of contract clauses that shift liability. Students will gain the tools to reduce costly legal issues, protect their clients and businesses, and meet legal and ethical standards. This course is a smart investment for anyone looking to strengthen their professional credibility and protect their long-term success in real estate.

Whose Side Are You On?
Buyer and Seller Representation
Online Video Course V1.0

Consumer Protection	4	INT	15 M/C	15 mins

Online Video – *Whose Side Are You On? Buyer and Seller Representation Online Video Course V1.0* - Relationships and representation are a key part of the real estate industry. This course looks closely at buyer and seller representation to help you more clearly define these relationships, roles, and duties. Topics discussed include evolution of agency representation, current legal issues, types of agency, exclusive vs. nonexclusive contracts, negotiating for each side, and Fair Housing concerns to keep in mind. You will leave the course better prepared to represent both buyers and sellers.

Real Estate Evolution: Trends and
Transformations V1.0

Consumer Protection	4	INT	15 M/C	15 mins

Online Video – *Real Estate Evolution: Trends and Transformations V1.0* - Real estate is a transformative field and always has been. Join us on a journey through history to understand the societal and environmental changes that agriculture and construction development have undergone and where they lead us to in housing today. You'll take a look at the evolution of agriculture and modern-day agricultural trends, sustainable construction trends including passive and net-zero design, and alternative living spaces such as microliving. Stay in tune with the newest trends and find out where real estate development and construction is headed for the future.

The Errors Tour: Real Estate
Edition Online Video Course V1.0

Consumer Protection	4	INT	15 M/C	15 mins

Online Video – *The Errors Tour: Real Estate Edition Online Video Course V1.0* - This online video course takes you inside real-world case studies to show how common mistakes can damage your business and reputation. Learn how enforcement actions unfold while strengthening your knowledge of agency relationships, disclosure requirements, fiduciary duties, representation agreements, and the everyday practice of real estate. Gain the insight you need to prevent errors, protect your license, and build lasting trust with your clients.

Scams, Scoundrels, and Real Estate Stings Consumer

	Protection	4	INT	20 M/C	20 mins

Online – S*cams, Scoundrels, And Real Estate Stings* - Real Estate scams have come a long way and are far-reaching. Learn the newest schemes, like those that use AI, and the other high- and low-tech schemes scammers use to prey on the unsuspecting. You'll learn how scams hurt your reputation and the liability that comes with being associated with a real estate scam. This course takes you one crime at a time, on the journey of sleuthing the facts, recognizing who is liable, assessing the consequences, and revealing the resources that will help you avoid the dark side of the industry today. Whether it's a vague seller disclosure or a suspicious short sale practice, you have come to the right place to solve the mystery. Learn how one person's scam is every agent's burden to bear and how you can sting-proof your reputation while keeping your clients out of harm's way and protecting their interests.

Scams, Scoundrels, and Real Estate Stings 2E	Consumer Protection	6	HS	20 M/C	20 mins

Textbook: *Scams, Scoundrels, and Real Estate Stings 2nd Edition, 2026, Kaplan North America, LLC., 81 pages* - Real Estate scams have come a long way and are far-reaching. Learn the newest schemes, like those that use AI, and other high- and low-tech schemes scammers use to prey on the unsuspecting. You'll learn how scams hurt your reputation and the liability that comes with being associated with a real estate scam.

This book takes you one crime at a time, on the journey of sleuthing the facts, recognizing who is liable, assessing the consequences, and revealing the resources that will help you avoid the dark side of the industry today. Whether it's a vague seller disclosure or a suspicious short sale practice, you have come to the right place to solve the mystery.

Learn how one person's scam is every agent's burden to bear and how you can sting-proof your reputation while keeping your clients out of harm's way and protecting their interests.

Mind Your (Accessibility) Business: ADA for Commercial Properties	Consumer Protection	2	INT	15 M/C	15 mins

Online – *Mind Your (Accessibility) Business: ADA for Commercial Properties* - This real estate course is designed to provide a foundation in the Americans with Disabilities Act (ADA), ensuring an understanding of how this landmark civil rights law directly impacts individuals with disabilities. By going beyond mere compliance, this course promotes high professional standards; breaks down complex regulations; and fosters successful, inclusive relationships with all clients.

With a focus on what is and is not your business when working with people with disabilities in corporate real estate, this practical, engaging course uses scenarios, videos, practical exercises, and quiz questions to examine how to mitigate risk and expand your market potential. Topics include the evolution of accessibility requirements and standards, the history and significance of the ADA's five titles, key terms related to the ADA and accessibility, best practices in working with individuals with disabilities, the Department of Justice's four key priorities for property improvements to promote accessibility, responsibility for improvements, and ADA requirements regarding service animals.

Identification Required

Students are required to enter one of the following photo ID item numbers before they can access an exam. Once the student enters their photo ID number, the LMS will check it against the photo ID number the student entered when they enrolled in the course or when they first launched the course. There is no limit to the number of times a student can try to enter the correct information. Students will need to enter their photo ID number for every exam attempt.

(a) A current California driver license.
(b) A current identification card described in Section 13000 of the California Vehicle Code.
(c) Any identification of the participant issued by a governmental agency within the immediately preceding five years Which bears a photograph, signature and identification number of the participant.

*If this information is not provided, the student may not gain access to the end of course exam.

Penalty of Perjury Statement

All California First Renewal and CE courses require the student to complete, under penalty of perjury, a statement that they are ensuring they are the person enrolled in and completing the course.

Certificate of Completion

When you pass your exam, Certificates can be printed immediately while in the Learning Management System or by returning to our website www.kapre.com and click on "Log In" in the upper right corner and follow the instructions. Your certificate will indicate the number of credit hours and the course approval number. If you should misplace or lose your certificate, Kaplan Real Estate Education maintains College Level records indefinitely and Continuing Education records for a minimum of 5 years and will issue a duplicate Certificate upon request.

Course Completion Time Limits

The enrollment period for Continuing Education courses is 6 months. This timeframe falls within the amended Article 25. Section 3006 (m). "All offerings shall require completion *within* one year from the date of registration." **The DRE will only allow students to take exams for a maximum of 15 approved credit hours in any 24 hour period.** If you don't pass the final exam within the allotted two attempts, you must re-enroll in the course. The Learning Management System will not allow a student to complete more than the maximum 15 hours of exams in a 24 hour period.

If you are attending a live online class, once the class has concluded, you will be required to successfully pass the end of course exam.

Refund Policy

Risk-Free Money Back Guarantee*: Please check your materials immediately upon receipt to ensure they include everything that was ordered. If you're not completely satisfied, you can return the materials unmarked to us within 30 days from the date they were received. Upon verification, you will receive a 100% refund less shipping and handling.

*Refunds are not provided if we've issued you a certificate of completion.

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Grading System

In order to pass a course, you must achieve a minimum score on the course final exam. For all DRE approved continuing education the passing score is 70%.

DRE Course and Instructor Evaluation

A course and instructor evaluation is available on the California Department of Real Estate (DRE) website at http://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.

DRE Disclaimer Statement

These courses are 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.

This material is for educational purposes only. In no way should any statements or summaries be used as a substitute for legal or tax advice.

It is your responsibility to know and understand DRE rules and regulations concerning licensing and educational requirements. We will be pleased to help answer your questions, but the DRE is the final authority - contact them at 877-373-4542 or visit the DRE website at http://www.dre.ca.gov/.

****** If you have selected an **OnDemand Video Course** (Coded as OD above), you will need to complete all of the OnDemand videos, online assessments and spend the required time in the course to be able to access your online Final Exam. In order to receive credit for the video length, you must view the entire video. Upon video completion, your account will be credited the video time. If you only watch a portion, you can come back and finish it later. You will be able to scrub forward through the material you have viewed. You are not able to scrub past material you have not viewed.

Be aware that if you are inactive in an online course for 10 minutes, your course access will time out and you will need to log back into our Learning Management System.

Course Provider Complaint Statement

A course provider complaint form is available on the California Department of Real Estate (DRE) website at http://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.