



School Bulletin

Publication Date: August 1, 2009

Name of School: The Charlotte Regional Realtor® Association, Inc., dba Mingle School of Real Estate, hereafter referred to as Mingle.

School Licensure/Approval: Mingle is a state-approved provider of real estate pre-licensing, post-licensing and continuing-education courses. Mingle is licensed by the North Carolina Real Estate Commission to conduct real estate pre-licensing and post-licensing courses, and is approved to sponsor continuing-education courses.

Name of School Owner: The Charlotte Regional Realtor® Association, Inc. (CRRA), 1201 Greenwood Cliff, Charlotte, North Carolina 28204.

Purpose of School: The primary purpose of the Mingle School of Real Estate is:

- to present courses of instruction that will provide students with the basic knowledge and skills necessary to act as real estate brokers;
- to prepare the student for the appropriate state licensing or certification examinations;
- to provide post-licensing and continuing education for real estate brokers and appraisers.

Career development for real estate professionals, including advanced designation courses and certification courses, is also available. While some designation courses are approved for North Carolina real estate license continuing-education credit, not all career-development, designation or certification courses are North Carolina Real Estate Commission approved.

Name of School Director: Karyn Lindsey

Names of Full-Time School Officials:

Connie Robles – Deputy Administrator
Mike Caesar – Education Coordinator
Andrea Garrison – Education Assistant
Joan Swiger – Education Assistant
Melanie Upton – Education Assistant P/T

Entrance Requirements for Pre-Licensing Courses:

Students are not required to have any formal educational background, **but a high school diploma or equivalent is strongly recommended.** There is a minimum age requirement of 18. **NO STUDENT SHALL BE DENIED ADMISSION ON THE BASIS OF AGE, SEX, RACE, COLOR, CREED, NATIONAL ORIGIN OR RELIGIOUS PREFERENCE, HANDICAPPING CONDITION, OR FAMILIAL STATUS.**

Entrance Requirements for Broker Post-Licensing Courses:

Possession of a **current** broker (including “provisional “broker) license in North Carolina is a prerequisite for enrollment in the broker post-licensing courses. Prospective post-licensing course students must present evidence of meeting this prerequisite at the time of enrollment. Exceptions are if a student is taking a post-licensing course to reinstate his/her license or pursuant to a disciplinary consent order. In either instance, the student should provide documentation to Mingle School.

North Carolina provisional brokers must complete the 90-hour post-licensing education program within three (3) years of initial licensure in order to retain their broker license and terminate the “provisional” license status. Provisional brokers are required to take at least one 30-hour post-licensing course each year; however, they may, if they wish, take multiple 30-hour post-licensing courses beyond this minimum requirement during the first and/or second year.

Registration Requirements: Each student will be required to complete and execute a “Student Enrollment Contract” prior to the first scheduled class meeting. The agreement is required by the North Carolina Real Estate Commission and outlines the rights and obligations of the school and the student.

Class schedules, registration information and forms, as well as general school information are available upon request by phone, fax, mail, or e-mail and are also available on the school’s Web site, www.MingleSchool.com.

Tuition and Fees:

Mingle accepts cash, checks, or credit card (Visa or Mastercard) for full tuition at the time of enrollment. Full tuition is due prior to the start of a course. **Course tuition includes student syllabus/notebook and other course materials as determined by the specific course.**

Textbooks:

Approved textbooks are required for each course (other than continuing education) and can be purchased in the Charlotte Regional Realtor® Association Realtor® Store. Students should purchase the approved textbook prior to the first class meeting. Students must bring the approved textbook to each pre-licensing or post-licensing class. Failure to adhere to this policy could result in a student not passing the course and not receiving a certificate of completion.

Broker Pre-Licensing: \$365 tuition

Textbook: Advanced purchase price: \$36

Purchase in-class price: \$40

Broker Post-Licensing Courses: \$205 tuition/30-hour course (\$185 for CRRA/CMLS members)

Textbook: Advanced purchase price: \$52

Purchase in-class price: \$55

Real Estate Continuing-Education Courses: Tuition as set forth in the official schedule.

Miscellaneous Fee Information:

- State Real Estate License Examination Review Course -\$50 (Mingle student); \$79 (non-Mingle student). Note: This is not a course approved by the North Carolina Real Estate Commission.
- Repeat of course within six months – see details on page 6.

Outstanding Checks/Fees and Auditing Information:

- Course completion certificates will be held in the event of insufficient funds for any outstanding checks/fees.
- Students who successfully complete the 75-hour real estate pre-licensing course may audit with other classes until they pass the real estate license exam. **Note: Students auditing are only allowed to listen to the instructor. They are not permitted to take class time asking questions.*

Course cancellation and rescheduling:

- The Mingle 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 at a minimum 24-hour notice of the cancellation or new course schedule. Students will have the option to reschedule to another course or receive a full tuition refund.

**NOTE: Written Notice is required for student withdrawals and transfers.
This notice must be given to the Mingle office staff.**

Broker Pre-Licensing and Broker Post-Licensing Withdrawal and Transfer Policy:

Broker Pre-Licensing:

Withdrawal/Transfer Policy prior to start of class:

If a student wishes to withdraw prior to the start of class, he or she may transfer to another class with full tuition credit **only twice within six months**, or receive a refund less \$50 administrative services fee.

Withdrawal/Transfer Policy once course has started: Student may withdraw or transfer to another class with written notice. However, he or she must withdraw or transfer according to the following:

- Accelerated Day (9 a.m.-4 p.m.) – before the second day of class
- Half Day (9 a.m.-1:30 p.m.) – before the second day of class
- Evening (6:15 p.m.-10 p.m.) – before the third evening of class
- Weekends (8:30 a.m.-5 p.m.) – before the second weekend of class
- Lake Norman Evening (6:15 p.m.-10 p.m.) – before the third evening of class

Students who withdraw will receive a tuition refund less a \$50 administrative service fee and \$25 materials charge. After the classes indicated above there is no refund or transfer. There are no refunds for “no shows” or withdrawals without written notice.

Written notice (e-mailed, faxed, mailed or hand delivered) **is required for withdrawals and transfers.**

30-Hour Broker Post-Licensing :

Withdrawal/Transfer Policy prior to start of class:

If you wish to withdraw prior to the start of class, you may transfer to another class with full tuition credit **only twice within six months**, or receive a refund less \$50 administrative services fee.

Withdrawal/Transfer Policy once course has started: Student may withdraw or transfer to another class with written notice. However, he or she must withdraw or transfer according to the following:

- Broker Day (9 a.m.-4 p.m.) – before the second day of class
- Evening (6:15 p.m.-10 p.m.) – before the second evening of class
- Weekends (8:30 a.m.-5 p.m.) – before the second weekend of class
- Lake Norman Broker (8:30 a.m.-5 p.m.) – before the second day of class

Students who withdraw will receive a tuition refund less a \$50 administrative service fee and \$25 materials charge. After the classes indicated above there is no refund or transfer. There are no refunds for “no shows” or withdrawals without written notice.

Written notice (e-mailed, faxed, mailed or hand delivered) **is required for withdrawals and transfers.**

Criteria for Broker Pre-Licensing and Broker Post-Licensing Completion Certification

- **Attendance:**

Broker Pre-Licensing students must attend at a minimum 90 percent of all scheduled classroom hours. Broker pre-licensing students cannot miss more than 7.5 hours of scheduled classroom hours. Students cannot miss the first scheduled broker pre-licensing class. Students missing the first scheduled pre-licensing class will be required to reschedule for another pre-licensing course. These requirements **apply for course repeats as well**. Instructors will call roll for every course session. Instructors are responsible for monitoring attendance, including late arrivals and early departures. All hours missed are counted in total absences allowed. Students who do not satisfy attendance requirements will not be eligible to take the course final exam.

Broker Post-Licensing students must attend at a minimum 80 percent of all scheduled classroom hours. For each 30-hour broker post-licensing course, students cannot miss more than six hours of scheduled classroom hours. This requirement **applies for course repeats as well**. Instructors will call roll for every course session. Instructors are responsible for monitoring attendance, including late arrivals and early departures. All hours missed are counted in total absences allowed. Students who do not satisfy attendance requirements will not be eligible to take the course final exam.

- **Course Exams (Broker Pre-Licensing):**

The final exam is a comprehensive test covering all prescribed subject areas and all sessions. It constitutes 100 percent of student's final grade. Student must pass with a score of 80 percent on the final exam.

- **Course Exams (Broker Post-Licensing):**

There is a final exam given with each 30-hour post-licensing course. Each final exam must be passed with a score of 75 percent and students must satisfactorily complete all required class/homework assignments.

- **Students Missing Final Exam (Broker Pre-Licensing and Broker Post-Licensing):**

Students are required to take their final exam on the scheduled exam date. Exception to this policy will only be made for extreme circumstances. When extreme circumstances arise, students must submit a written request with explanation to take their exam on a different date. If the student's request is granted, he or she will be required to take his or her exam within 30 days from the date of the last class of his or her course. Students who do not show up for their final exam and have failed to notify the school or their instructor **prior to** the exam will automatically fail the exam.

- **Failed Exams/Exam & Course Repeats (Broker Pre-Licensing):** A student who makes 69 percent or below may NOT retake the exam, but must take the course over. A student who does not pass the course, but has a total score of 70 to 79 percent on the final exam, may retake the final exam one time within **30 days** of the end of the course.

A student failing to achieve a retake score sufficient to pass the course must retake the entire pre-licensing course.

- **75-Hour Broker Pre-Licensing Course Retake Policy:**
Effective January 1, 2007 the Mingle School of Real Estate implemented the following fee structure for students retaking the 75-hour broker pre-licensing course:

First retake - \$125 (if the student retakes within six months)
Second retake - \$250 (if the student retakes within six months)
Third retake – \$365 (required to pay full tuition again)

Students are eligible for the retake prices only if they retake the course within six months from the end date of the course they last took. If a student retakes the course a fourth or fifth time, the retake price is \$125 and \$250.

Please note this important attendance policy for students retaking the course:

**The same attendance policy applies to students retaking the pre-licensing course.
At a MINIMUM 90 percent of all scheduled classroom hours must be attended.
Broker pre-licensing students cannot miss more than 7.5 hours of scheduled
classroom hours.**

- **Failed Exams/Exam & Course Repeats (Broker Post-Licensing):** A student who does not pass the course may retake the final exam one time within **30 days** of the end of the course. A student failing to achieve a retake score sufficient to pass the course must retake the entire course within six months. Tuition for repeated course is \$100. Eighty percent attendance is required for course repeats for broker post-licensing.
- **State Real Estate License Examination Review (Broker Pre-Licensing):** An eight-hour review class for students attending the broker pre-licensing class will be offered on a regular basis. The purpose of the state exam review course is to assist the student to prepare for the real estate licensing examination. However, the North Carolina Real Estate Commission does not require this course and it is not a course that has been approved by the North Carolina Real Estate Commission. See miscellaneous charges for tuition.

Miscellaneous Policies and Information

Cell Phones: Students are not permitted to bring cell phones to class on the day of their mid-term and final exam. Students who have a cell phone in their possession on the day of their exam will be asked to leave the phone with the instructor until they have completed their exam. **Any use of a cell phone during a mid-term or a final exam will result in immediate failure and dismissal from the Mingle School.**

Conduct of Students: Students are expected to conduct themselves in a manner befitting mature adults. Dress shall be comfortable, but in good taste. Dismissal without recourse will be imposed for behavior that, in the judgment of the Mingle instructor or staff, reflects discredit upon the school.

Schedule/Hours/Holidays: Course schedules are published separately from this bulletin. They are available at the Mingle School, by mail or fax and on the school's Web site (www.MingleSchool.com). Schedules will reflect beginning and ending dates as well as the hours of each class. **A class or classes cancelled due to weather or other reasons will be rescheduled as soon as possible.** Holidays observed include New Year's Eve/Day, Martin

Luther King's Birthday, President's Day, Good Friday, Easter, Mother's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the day after, and Christmas Eve/Day.

Inclement Weather Policy: In the event of inclement weather national or local emergency, students are asked to watch their local TV (Channel 9 and 3) for announcements. If there are Charlotte Mecklenburg School closings, the Mingle School will also be closed.

Location and Facility: Mingle is located at the Charlotte Regional Realtor® Association (CRRA) office at 1201 Greenwood Cliff, Charlotte, North Carolina 28204. This site is approved by the North Carolina Real Estate Commission and meets all safety and health requirements as outlined in city, state, and federal regulations. This location provides free and accessible student parking. The administrative office is located just off of the CRRA lobby on the second floor. Classes are held on the first floor.

Mingle is also approved by the North Carolina Real Estate Commission to offer real estate pre-licensing and post-licensing classes at this location: Clarion Inn Lake Norman, 19608 Liverpool Parkway, Cornelius, NC 28031.

Disability Accommodation Policy: Mingle is committed to fostering an environment conducive to learning for all qualified individuals, including those with disabilities, in accordance with and as required by all applicable federal and state laws, including without limitation the Americans with Disabilities Act of 1991 and the North Carolina Persons with Disabilities Protection Act. Mingle has implemented the following policy with respect to requests for accommodations by qualified individuals with disabilities:

If a student believes that due to a disability, he or she is unable to fully participate in and/or complete any course or program in which he or she will enroll or is enrolled without an accommodation from Mingle, then that student may request such an accommodation from Mingle in writing. It is the student's responsibility to initiate this process by submitting to the Director, in writing, a statement of the student's disability and a request that an accommodation be made. The student must also identify to Mingle in writing the suggested or desired accommodation, cooperate fully with Mingle in determining what if any accommodation will be made, and provide any documentation necessary to establish the existence of the disability and the need for the requested accommodation.

Mingle will consider a student's accommodation request and, to the extent required by applicable law, will make any reasonable, necessary, and appropriate accommodation in light of all relevant factors and circumstances. If a student is dissatisfied with Mingle's determination regarding any accommodation request, then within 30 days of the date of such determination, the student may submit to the Director a written request that the determination be reviewed by the Director, whose decision shall be final.

Complaints: Any complaint concerning Mingle School of Real Estate pre-licensing or post-licensing courses should be directed to:

North Carolina Real Estate Commission
Education Division
P.O. Box 17100
Raleigh, NC 27619-7100
(919) 875-3700

APPROVED PRE-LICENSING COURSE DESCRIPTION

Real Estate Broker Pre-Licensing Program

The total number of hours for this course, including school examination, is 75 hours. Satisfactory completion of the real estate broker pre-licensing course will qualify the student to take the real estate license examination.

Course Topics:

Basic Real Estate Concepts
Property Ownership and Interests
Property Taxation and Assessment
Transfer of Title and Real Property
Land Use Controls
Environmental Hazards, Laws and Regulations
Brokerage Relationships: Law and Practice
Basic Contract Law
Agency Contracts, Disclosures and Related Procedures
Sales Contracts and Related Procedures
Real Estate Financing
Closing Procedures
Real Property Valuation (Appraisal)
Landlord and Tenant
Property Management
Fair Housing
Federal Income Taxation of Property Ownership/Sale
Basic House Construction
Real Estate License Law and Commission Rules
Agent Safety
Review of License Application and Procedures
Real Estate Mathematics

APPROVED POST-LICENSING COURSE DESCRIPTIONS

Real Estate Broker Post-Licensing Courses

Students must have a current broker license in North Carolina in order to take these courses. Once a student has successfully completed all three 30-hour broker post-licensing courses within three years of initial licensure, the “provisional status” will be removed from his or her broker license. There is a final exam with each 30-hour course.

Please note that if a licensee does not complete post-licensing as required by the first anniversary date/second anniversary date of licensure, his or her license will be placed on inactive status. However, if the licensee has not completed all three post-licensing courses by the third anniversary date, his or her North Carolina real estate license will be cancelled.

Broker Relationships and Responsibilities Course – 30 hours

Agency Relationships and Duties – A Practical Review
Working with Sellers (Residential Sales)
Working with Buyers (Residential Sales)
Miscellaneous Related Issues

Contracts and Closing Course – 30 hours

Review of Selected Important Basic Concepts
Real Estate Sales Contract Preparation
Sales Contract Procedures
Post-Contract Signing and Closing Procedures
Real Estate Settlement Procedures Act (RESPA)
Closing Statement Preparation
Other Topics

Selected Topics Course – 30 hours

Introduction to Commercial Real Estate Brokerage
Residential Property Management Basics
Land Use Controls and the Real Estate Agent
Loan Fraud
Miscellaneous License Law and Rule Issues
License Law Case Studies
Fair Housing Do's and Don'ts
Legal Requirements for Establishing a Real Estate Brokerage Firm
Manufactured and Modular Homes
Local Issues

CONTINUING-EDUCATION COURSES:

Mingle School of Real Estate is approved to offer real estate continuing-education courses. A complete course schedule is available through the school office.

CERTIFICATE OF TRUTH AND ACCURACY

I certify that the policies and information contained in this bulletin are true and correct and that the Mingle School of Real Estate will abide by the policies herein.

*Karyn Lindsey
School Director
Mingle School of Real Estate*

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Charlotte Regional REALTOR® Association Building
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www.MingleSchool.com