



PEARL PARK WAY



April 12, 2024

Policies & Procedures Disclosure

canopyrestitute.com



POLICIES & PROCEDURES DISCLOSURE

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Special Notice: You may find a digital version of this document at www.canopyreinsitute.com under the "More" Tab, then "Our Policies" link, or by clicking here: <https://www.canopyreinsitute.com/policies>.



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POLICIES & PROCEDURES DISCLOSURE

Publication Date:	April 12, 2024	
Legal Name of Education Provider:	Charlotte Regional Realtor® Association (Canopy Realtor® Association), Inc., dba Canopy Real Estate Institute	
Advertised Name of Education Provider:	Canopy Real Estate Institute	
Name of Education Provider Director:	LaToya S. Simms, GSI, AHWD, AWREP, HFR, MRP, PSA, RENE <i>Director</i>	
Full-Time Education Provider Officials:	Karyn Lindsey – <i>Vice President of Education, Diversity and Inclusion</i> Courtney McLaughlin – <i>Education Services Manager</i> Leilani McGhee – <i>Education Specialist</i> Claudia Martinez – <i>Education Coordinator</i>	
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Canopy Real Estate Institute is certified by the North Carolina Real Estate Commission. The Commission’s address is 1313 Navaho Drive, Raleigh, NC 27609. Any complaints concerning the Education Provider or its affiliated instructors should be directed in writing to the Commission. A link to the Complaint Form is provided on the Commission’s homepage (ncrec.gov).

Per Commission Rule 58H .0204, the Education Provider must provide each prospective student with a copy of the Education Provider’s Policies & Procedures Disclosure (PPD) prior to payment of any non-refundable tuition or fee. The PPD, which is required by the NC Real Estate Commission, outlines Education Provider policies plus the rights and obligations of the Provider and the student. Receipt and certification of acknowledgement of the PPD is attested by each student via the Canopy Campus, and retained on record by the Education Provider.

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

COURSE OFFERINGS

Canopy Real Estate Institute conducts:

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

- *Professional Development and Training* courses, such as nationally recognized designation and certification courses, to enhance your real estate career.

GENERAL POLICIES and PROCEDURES

LOCATION & FACILITY

Canopy Real Estate Institute headquarters is located at the Canopy Realtor® Association office at *1120 Pearl Park Way, Charlotte, North Carolina 28204*. This site is licensed 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 Association lobby on the second floor. Classes are held on the first floor.

REGISTRATION & ENROLLMENT

Canopy Campus is the virtual platform for course registration and enrollment for Canopy Real Estate Institute. To register for an in-person, synchronous/live-stream course at **Canopy Real Estate Institute**, prospective students must pay tuition in full either online, via the Canopy Campus at www.campus.canopyrestitute.com, or register and pay in person at **Canopy Real Estate Institute's** administrative office.

Enrolled students will receive additional information about upcoming courses via the Canopy Campus. **To ensure correspondence from the school, students must add all of the following domains to their address book:**

- noreply@notify.canopyrealtors.com (for campus enrollments)
- canopyrestitute@canopyrealtors.com (for campus reminders)
- no-reply@rialtoturnstile.com (for "forgot password" in case it needs to be reset)

TUITION FEES

Online registration can be paid by *Visa, Mastercard, Discover, or AMEX*. In-person registration can be paid by *Visa, Mastercard, Discover, AMEX, cash, or check*. Tuition must be received and paid in full at the time of registration. No partial payments are accepted.

OUTSTANDING CHECKS/FEES

Course completion certificates will not be issued and classes will not be reported to the North Carolina Real Estate Commission in the event of insufficient funds for any outstanding checks/fees until payment has been received.

COURSE CANCELLATION & RESCHEDULING

Canopy Real Estate Institute reserves the right to cancel or reschedule courses that have not yet begun as needed. **Our minimum enrollment requirement is ten (10) students.** Students enrolled in a rescheduled or cancelled course that has not yet begun will be given a minimum of 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, if applicable.

If an instructor's connectivity fails during a virtual/live-stream course and instruction cannot take place as scheduled, **Canopy Real Estate Institute** will reschedule the missed date(s) as needed. Students who cannot attend the rescheduled course date(s) have the option to be counted as absent, reschedule to another course, or receive a full tuition refund.

WITHDRAWALS/TRANSFERS/REFUNDS (*Prelicensing and Postlicensing only*)

A student may withdraw from a course by giving written notice to the school prior to the start of the course. Written notice includes email, mail or hand-delivered notification to the administrative office. In such event, the student will have the following options:

- a) Transfer to another course with full tuition credit (**only twice within six (6) months**), or
- b) Receive a refund less a \$50 *administrative services fee*.

If a student withdraws by written notice after the course has started, student will receive a tuition refund less \$75 (a \$50 administrative service fee and \$25 materials charge). **Student must withdraw or transfer according to the following:**

- **Full Day** - *before the second day of class*
- **Half Day** - *before the second day of class*
- **Evening** - *before the third evening of class*
- **Weekends** - *before the second weekend of class*

After the class withdrawal deadline has occurred, students will not be entitled to a refund of any portion of paid tuition, and required to pay full tuition should they elect to register for a future course. **No refunds will be granted without written notice for withdrawals or “no shows”.**

COURSE MATERIALS

All course materials will be provided via the **Canopy Campus** in the *Student Dashboard* for download. **VIRTUAL ONLY:** Hard copies will be available for pickup or delivery upon request. Shipping and handling fees will apply if request is for delivery. **IN-PERSON ONLY:** Hardcopies of course materials will be provided in class.

CERTIFICATE OF COMPLETION

Students will retrieve the certificate of course completion via the **Canopy Campus**.

NON-DISCRIMINATION STATEMENT

To the same extent as stated in the National Association of Realtors® Code of Ethics, Canopy Realtor® Association/**Canopy Real Estate Institute** does not and shall not discriminate on the basis of race, color, religion (creed), sex, handicap, familial status, national origin, sexual orientation, or gender identity and will not tolerate any attempts by any of its members, subscribers, students, or employees to discriminate on any of these bases.

DISABILITY ACCOMODATION POLICY

Canopy Real Estate Institute 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. **Canopy Real Estate Institute** 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, the student needs an accommodation from **Canopy Real Estate Institute** to fully participate in and/or complete any course or program in which the student will enroll or is enrolled, then that student may request such an accommodation from **Canopy Real Estate Institute** in writing. It is the student's responsibility to initiate this process by submitting a written request to the Director for an accommodation. The student must also identify to **Canopy Real Estate Institute** in writing the suggested or desired accommodation, cooperate fully with **Canopy Real Estate Institute** 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.

Canopy Real Estate Institute 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 **Canopy Real Estate Institute's** determination regarding any accommodation request, then within thirty (30) days of the date of such determination, the student may submit to the administrative office a written request that the determination be reviewed by the Director, whose decision shall be final.

PRIVACY

Canopy Real Estate Institute will only discuss school/class issues with the student enrolled in the course. No representative of **Canopy Real Estate Institute** will discuss any matter related to the student or the school with anyone except the actual student. There are no exceptions!

HOLIDAYS

Holidays observed include New Year's Eve/Day, Martin Luther King's Birthday, Presidents' Day, Good Friday, Easter, Mother's Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day and the Friday after, and Christmas Eve/Day.

COURSE SCHEDULE/HOURS

Course schedules are published separately from this disclosure. Schedules will reflect beginning and ending dates as well as the hours of each class. Course schedules, number of hours, registration information and forms, and general information are available upon request at the **Canopy Real Estate Institute** administrative office or on the school's website (www.campus.canopyrestitute.com).

NATIONAL, STATE, or LOCAL EMERGENCY & INCLEMENT WEATHER POLICY

Classes cancelled due to weather or other reasons will be rescheduled as soon as possible. In the event of inclement weather or national, state, or local emergency, students are asked to check the **Canopy Real Estate Institute** website or Facebook page, or watch their local TV station (Channel 3, 6 or 9) for announcements and closing details. If there are Charlotte-Mecklenburg School delays, **Canopy Real Estate Institute** will delay classes. If there are Charlotte-Mecklenburg School closings, the **Canopy Real Estate Institute** will also be closed.

STUDENT CONDUCT

Students are expected to conduct themselves in a manner befitting mature, professional adults in class and during exam administration. Dress shall be comfortable, but professional and appropriate. Students shall direct their undivided attention to the instruction being provided and refrain from engaging in activities that are unrelated to course instruction, distracting to other students or the instructor, or that otherwise disrupt the orderly conduct of the class. Students are also prohibited from violating any terms listed in our exam policies and procedures. Dismissal without recourse will be imposed for behavior that, in the judgment of the **Canopy Real Estate Institute** instructor or staff, reflects discredit upon the school.

Students are permitted to eat snacks and drink beverages during class; however, meals (breakfast, lunch or dinner) should be eaten outside the classroom during breaks or before or after class.

ATTENDANCE REQUIREMENT

Students must attend 90% of each course to receive course credit. Students may miss 10% of a course only for emergency purposes and at the discretion of the instructor or Education Director. This time cannot be used towards the end of any course and cannot be made up. Early departures from courses delivered in-person or virtual are strictly prohibited.

VISITORS AND MINORS

Canopy Real Estate Institute does not allow visitors or minors to attend classes or wait on the school's property while students are attending class. **Canopy Real Estate Institute** is not responsible for the supervision, safety and/or security of any visitors or minors while on school property. Any student who attempts to bring visitors or minors into a class or leave them on school property will be denied entrance into class, and the student will be responsible for seeing that the visitors or minors leave the premises. If the student does not comply with this policy, the student will be denied admittance into class and required to depart the premises. The instructor or monitor has the authority to deny a student admittance to a class if the student is attempting to bring visitors or minors into the classroom, or leave them on school property while the student is attending class.

STUDENT AUDITING

Students may submit a written request to audit a Prelicensing, Postlicensing or Continuing Education course for informational purposes only. **Only Prelicensing students can audit a course at no charge.** If permission is granted, the student will only be allowed to listen to the instructor. They are not permitted to participate in class discussion, ask questions, take any formal student assessments (midterm or end-of-course exam) or receive course credit. **Professional Development and Training courses are not applicable.** Fees will apply to audit designation or certification courses students have already completed.

RECRUITING AND SOLICITING

Canopy Real Estate Institute does not permit students, individual Canopy Realtor® Association/Canopy MLS members, or the public to recruit or solicit students, instructors, or staff while on **Canopy Real Estate Institute** property or in the virtual/live-stream classroom unless they are approved recruiters enrolled with the **Canopy Real Estate Institute** Recruiting Program or approved sponsors/vendors with the Canopy Realtor® Association. Only Canopy Realtor® Association member firms can enroll in the recruiting program and they must agree to, and abide by, all guidelines, including, but not limited to, only engaging in approved recruiting activities on **Canopy Real Estate Institute** property during assigned dates and times. Any student, Canopy Realtor® Association/Canopy MLS member, or member of the public found recruiting, soliciting, or performing “recruitment-like” activities is subject to dismissal from class without recourse and is subject to removal from school property or the virtual/live-stream classroom.

MEDIA POLICY

When enrolled in courses with **Canopy Real Estate Institute**, students may be photographed/recorded/videotaped during one or more classes. Students grant permission to **Canopy Real Estate Institute** to use their images and/or recordings for educational and promotional purposes, including use in **Canopy Real Estate Institute** publications, websites, advertising, and marketing/communications materials.

Unless a student notifies **Canopy Real Estate Institute** in writing that the student does not agree to these terms, the student hereby waives any right to inspect or approve the use of the images or recordings or of any written copy. Furthermore, the student hereby releases and forever discharges the **Canopy Real Estate Institute**, its agents, officers, directors, employees, and affiliate companies from and against any claims, damages, or liability arising from or related to the use of the images, recordings, or materials. The student understands there are no rights in, or payment for participation and/or use of, any of the images.

Special Notice of Prohibition on the Use of AI Recording or Notetaking Software

Students are prohibited from utilizing artificial intelligence (AI) recording or notetaking software in virtual or in-person classes during instructional sessions. The use of AI recording or notetaking software has the potential to disrupt the instructional process, therefore, prohibition of such software is necessary to maintain the integrity of the educational experience, protect intellectual property rights, and ensure a level playing field for all Canopy students.

Students are advised to adhere to this prohibition without exception. Any instance of non-compliance may result in immediate removal from class and automatic failure of the course with no refund.

IN-PERSON CLASSROOM POLICIES

TECHNOLOGY USE IN THE CLASSROOM

Canopy Real Estate Institute IS NOT responsible for lost or stolen electronic devices. All **Canopy Real Estate Institute** locations provide wireless Internet access; however, **Canopy Real Estate Institute** is not responsible for disruptions in or problems with the service.

Canopy Real Estate Institute DOES allow the use of laptops, tablets, and similar devices in the classroom. The following guidelines will be strictly enforced to minimize distraction and provide a conducive learning environment:

- Students are only permitted to use electronic devices to enhance their learning, including accessing course materials on the **Canopy Campus**, taking notes, researching class topics, or viewing the online version of the *textbook or North Carolina License Law and Commission Rules*. **Sending personal emails/texts, shopping online, visiting social networking sites, or playing games are considered to be disruptions and are not acceptable student conduct. If an instructor or monitor discovers that a student is using an electronic device for these (or similar) purposes, the student will get one verbal warning. If the student is found using an electronic device a second time for these (or similar) purposes, the student will receive a verbal final warning followed by a staff email notification. If the student is found using an electronic device a third time**

for these (or similar) purposes, the student will be dismissed from class without recourse. **Students dismissed from class for violating the electronic device policy are not eligible for a refund.**

- Instructors and monitors, at their discretion, may designate times during which students may and may not use their electronic devices during class. If an instructor or monitor has directed students to discontinue use of electronic devices, all students must put away their devices immediately. If a student does not follow an instructor/monitor's direction to discontinue use, the student will be dismissed from the remainder of that class and the class hours missed will be counted in total absences allowed.
- **All electronic device sounds must be muted during class at all times.**
- **The possession and use of electronic devices (other than a basic calculator) are strictly prohibited during all quizzes and exams. Any student who brings such a device to the classroom on the day of an exam will be required to remove it from the classroom before the exam commences. If a student is discovered to be using such a device or cheating in any other manner during an exam, the student will be immediately dismissed, will receive a failing grade, will not be eligible for any retake or makeup policies, and will be reported to the North Carolina Real Estate Commission.**

VIRTUAL CLASSROOM POLICIES

MONITORING VIRTUAL COURSES

There will be at least one monitor in attendance in each class responsible for verifying students' attendance and participation, late arrivals, early departures, assisting students with technical issues, and assisting the instructor as needed. All class monitors are co-hosts in Zoom, and may serve as a host if the instructor experiences any technical issues.

Monitors communicate with students via Zoom chat, email, or as needed using Zoom audio. Monitors keep track of students' missed time and make sure they are actively engaging and participating in class. Zoom software is also used to monitor attendance. **Cameras are required to be on during class time.** If a student does not have their camera on during class instruction, the monitor will direct student to turn their camera back on. If a student continues to have the camera off after they have been warned more than once, the student will be placed in the waiting room and sent a message to either turn the camera on or contact the office to reschedule to another class. After the student has been placed back into the class from the waiting room but the problem persists, the student will immediately be removed from the class with no recourse. If student is removed from the class, a refund will not be issued.

TECHNOLOGY REQUIREMENTS FOR VIRTUAL COURSES

- **Desktop computer/laptop** (PC or Apple) with keyboard. Only tablets with the same functionality as a computer or laptop can be used. **Cell phone usage as a primary device is strictly prohibited.** Usage of cell phone as a secondary device for audio or camera purposes may be permitted at the discretion of the instructor or monitor.
- **A quiet workspace environment with desk or table and chair.**
- **A strong, consistent internet connection** to stream audio and video in both directions. **Cell phones do not meet this requirement.**
- **Broadband internet access** (preferably wired). "Broadband" means minimum speeds equivalent to DSL, satellite, or cable connections of at least 8 mbps. *Note: WiFi connections are typically significantly slower than wired connections.*
- **Webcam** (internal or external camera) *Note: Must be compatible with Zoom application*
- **Microphone** or headset with microphone
- **Ability to see the full screen and access a keyboard** at the same time
- **Google Chrome or Mozilla Firefox** web browser

PLEASE NOTE: NEITHER THE INSTRUCTOR NOR CANOPY STAFF IS RESPONSIBLE FOR INTERNET SPEEDS, BANDWIDTH ISSUES, OR PERSONAL COMPUTER ISSUES. CONTACT YOUR INTERNET PROVIDER OR COMPUTER TECH SUPPORT IF YOU HAVE QUESTIONS OR CONCERNS ABOUT YOUR INTERNET OR COMPUTER HARDWARE CAPABILITIES.

COURSE PARTICIPATION & EXPECTATIONS FOR VIRTUAL COURSES

- Students must meet the technology requirements during registration check-in prior to start of class.
- Failure to sustain a stable connection will count as missed time. If the connectivity issue persists over duration of one (1) hour, instructor or monitor may request that the student discontinue the course and reschedule to a future course. Student registration will then be placed on hold for completion at a later date.
- **Driving or being in a vehicle is strictly prohibited! Students will not get credit for class time and class participation.**
- **Only one student per screen is allowed.** Shared screens are prohibited and only the student logged into Zoom will receive credit for the class session.
- All electronic devices must be silenced and microphones muted.
- Virtual backgrounds may cause a distraction to others and are not encouraged for use. Should it affect audio or visual quality in the designated course platform, student will be asked to disable feature.
- Students must not engage in other activity while taking the course. Students cannot be lying in bed unless there is a medical reason, and as such, documentation is required prior to the start of class. (*Refrain from any activity that you could not do while in a classroom*)
- Students are only permitted to use electronic devices to enhance their learning, including taking notes or researching class topics, or viewing course materials. **Sending personal emails/texts, shopping online, visiting social networking sites, or playing games are considered to be disruptions and are not acceptable student conduct. If an instructor or monitor discovers that a student is using an electronic device for these (or similar) purposes, the student will receive a verbal warning. If the student continues a second time, the student will receive a staff email notification. If the student continues a third time, the student will be dismissed from class without recourse. Students dismissed from class for violating the electronic device policy are not eligible for a refund.**
- Students must participate during class discussion, and reply to all prompts and quizzes.
- Students must remain connected to the class session at all times, including course breaks, and return from course breaks on time.

BROKER PRELICENSING COURSE (In-Person/Virtual)

Please refer to In-Person or Virtual Classroom Policies.

ENROLLMENT REQUIREMENTS FOR BROKER PRELICENSING COURSES

Students are not required to have any formal educational background, **but a high school diploma or equivalent is strongly recommended.** Basic reading comprehension and intermediate knowledge of math are needed. There is a minimum age requirement of 18 years of age. **NO STUDENT SHALL BE DENIED ADMISSION ON THE BASIS OF AGE, SEX, RACE, COLOR, CREED, NATIONAL ORIGIN, RELIGIOUS PREFERENCE, HANDICAP STATUS, FAMILIAL STATUS, SEXUAL ORIENTATION OR GENDER IDENTITY.**

PURPOSE OF BROKER PRELICENSING COURSE

Successful completion of the *Broker Prelicensing Course* is generally required to qualify for the North Carolina (NC) real estate license examination and to obtain a NC real estate broker license. The primary objectives of this course are (1) to provide students with the basic knowledge and skills necessary to act as licensed real estate brokers in North Carolina in a manner that protects and serves the public interest and (2) to prepare students for the NC real estate license examination. This course may only be offered by education providers certified by the NC Real Estate Commission. At **Canopy Real Estate Institute**, the *Broker Prelicensing Course* consists of a total of **eighty-four (84) instructional hours**, including the **end-of-course examination which is three and a half (3.5) hours.**

After passing the Prelicensing 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 eighteen (18) years of age.

COURSE DESCRIPTION

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

ATTENDANCE

Broker Prelicensing Course students (first-time and repeat) **cannot miss more than eight (8) hours of scheduled classroom hours nor can they miss the first scheduled day of class.** Students missing the first scheduled class will be required to reschedule to a future course. Attendance is verified at every course session. **Students are required to have their cameras on at all times unless they are on break given by the instructor.** Cameras off during instruction time will result in missed class time. All hours missed are counted in total absences allowed. **Students who do not satisfy attendance requirements will not be eligible to take the end-of-course exam.** Students are notified by staff, via email, when students have missed significant class time.

Students cannot make up missed time due to lateness or absences. Students should ensure they can attend the required classroom hours before registering for a class.

TUITION FEES

Broker Prelicensing Tuition: **\$459** (*textbook not included*)

Broker Prelicensing Retake Tuition:

- First retake \$150 (*if taken within six (6) months*)
- Second retake \$275 (*if retake is within six (6) months*)
- Third retake \$459 (*required to pay full tuition*)

Note: Students are eligible for the retake prices only if they retake the course within six months from the end date of the class they last took. If a student retakes the course a fourth or fifth time, the retake price is \$150 and \$275, respectively.

TEXTBOOK

Each student is required to use the current hard-copy edition of the *Broker Prelicensing Course* textbook: **North Carolina Real Estate Principles & Practices, 8th Edition.**

- \$50 + tax for registered **Canopy Real Estate Institute** Student/Canopy Realtor[®] Association/Canopy MLS member
- \$60 + tax for registered Non-Members
- \$55 for **Canopy Real Estate Institute** Student in-class purchase

The textbook can be purchased in the Canopy Realtor[®] Association Realtor[®] Store. Students should purchase the textbook **prior to the first scheduled class.** Students must bring the textbook to each *Broker Prelicensing* class. Failure to adhere to this policy could result in a student not passing the course and not receiving a certificate of completion.

END-OF-COURSE EXAMS **(IN-PERSON ONLY)**

The end-of-course exam will be administered by computer, timed, closed book and on the last scheduled day of the course in the Training Lab located at **Canopy Real Estate Institute, 1120 Pearl Park Way, Charlotte, NC 28204.** 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 review the end-of-course exam or answer sheet per **Commission Rule 58H .0210(g)**. All students will receive an individual report summarizing performance on their end-of-course exam by major subject areas. Students need a minimum 75% passing score. Pass/fail results will be provided no later than the next business day.

ONLINE END-OF-COURSE EXAM (VIRTUAL ONLY)

Students enrolled in a virtual course will be required to take the online end-of-course exam proctored by PSI. In-person testing requests MUST be submitted in writing no later than five (5) days prior to the end-of-course exam date or student will automatically be required to take the exam online. An end-of-course exam will not be administered to any student who does not satisfy the course attendance and completion requirements.

Students are not permitted to review the end-of-course exam or answer sheet per **Commission Rule 58H .0210(g)**. All students will receive an individual report summarizing performance on their end-of-course exam by major subject areas.

PROCTORED ONLINE END-OF-COURSE EXAMS (VIRTUAL ONLY)

The online end-of-course exam will be timed, closed book and proctored by PSI. Students need a minimum 75% passing score. Immediate pass/ fail results will be provided. ***NOTE: Results are not final until a full audit of the online proctored exam is completed.***

REQUIRED EQUIPMENT FOR ONLINE END-OF-COURSE EXAM (VIRTUAL ONLY)

Online end-of-course exam takers must have access to (1) an unoccupied quiet room, (2) laptop or computer with working webcam and microphone, and (3) strong broadband/WIFI connection to take the exam. **No additional persons are allowed in the room.**

ID VERIFICATION & EXAM ACCESSIBILITY (VIRTUAL ONLY)

Students will be required to log into a secure website that limits computer functionality during the exam period. **Proof of valid government-issued photo ID is required prior to taking exam.** Facial recognition technology will be utilized to confirm identity throughout the session. Student webcams, audio and screen recordings will be monitored continuously during the exam and reviewed in detail following the exam. Any attempt at cheating will result in an automatic failure of the class with no refund, along with the student being reported to the NC Real Estate Commission.

UNPERMITTED & PROHIBITED ITEMS

Students are not permitted to bring additional laptops, tablets, cell phones, headphones, smartwatches or similar electronic devices into the room designated for testing on the day of an exam. Only basic calculators are allowed! Any student found to be in possession of unpermitted devices will be required to remove it BEFORE EXAM BEGINS or be rescheduled.

Personal items, hats or caps are strictly prohibited. Coats/sweaters/jackets must be either left on or removed from the designated room for testing during the exam.

LATE EXAM ARRIVALS

Students must arrive on time for the end-of-course exam. A student arriving late WILL NOT be admitted and will be required to reschedule his or her exam with the administrative office. A late arrival will result in forfeiture of the opportunity to take their end-of-course exam. The rescheduled end-of-course exam will be considered a retake and must be taken within thirty (30) days from the last scheduled day of the student's course. **No extension for retakes will be granted.**

MISSED EXAMS

Students are required to take their end-of-course exam on the scheduled date. Exception to this policy will only be made for extreme circumstances. If an extreme circumstance occurs, a student must submit a request in writing to the Director, explaining that circumstance **prior** to the exam date for consideration. If the explanation is satisfactory, rescheduling option will be granted.

Canopy Real Estate Institute WILL allow a *Broker Prelicensing Course* student who misses the initial end-of-course exam as scheduled, a **one-time** retake option within thirty (30) days of the last scheduled day of the course at a time and date determined by the school. It is the student's responsibility to contact the administrative office to reschedule the exam.

FAILED EXAMS

Canopy Real Estate Institute WILL allow a *Broker Prelicensing Course* student who takes but does not pass the initial end-of-course exam to retake the end-of-course exam **one time**; however, the retake must be within thirty (30) days of the last scheduled day of the course at a time and date determined by the school.

Retake students must arrive on time or they will not be admitted. Any late retake students will be required to reschedule. A retake student failing to achieve a **75% passing score** must retake the entire *Broker Prelicensing Course* before they can receive another exam opportunity.

CHEATING

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

ELIGIBILITY REQUIREMENTS FOR CERTIFICATE OF COMPLETION

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

- 1) meet the attendance requirements,
- 2) timely submit completed in-class and take-home assignments,
- 3) complete all twenty (20) end-of-chapter quiz one (1) week prior to the end-of-course exam
- 4) complete two practice exams and successfully pass one (1) out of two with a score of 75%; and
- 5) successfully pass the end-of-course exam with a minimum score of 75%.

ANNUAL SUMMARY REPORT

During the July 2022 – June 2023 license year, **Canopy Real Estate Institute** had two hundred and sixty-nine (269) students who initially enrolled in a *Broker Prelicensing Course*. Of that initial number eighty-nine (89) of those students successfully passed the course, one hundred and twenty-two (122) of those students completed the course but did not pass the end-of-course exam, and fifty-eight (58) students did not complete the course.

LICENSE EXAMINATION PERFORMANCE REPORT

During the July 2022 – June 2023 license year, **Canopy Real Estate Institute** had twenty-six (26) students take the license examination for the first time within thirty (30) days of the *Broker Prelicensing Course* completion date. Twenty (20) of those students passed, resulting in a 77% pass rate on the North Carolina license examination.

BROKER POSTLICENSING COURSES (*In-Person/Virtual*)

Please refer to In-Person or Virtual Classroom Policies.

ENROLLMENT REQUIREMENTS FOR BROKER POSTLICENSING COURSES

Per Commission Rule 58H.0209, Canopy Real Estate Institute shall not knowingly enroll a student in a Broker Postlicensing course if the first day of the Postlicensing course occurs while the individual is enrolled in a Prelicensing course or is unlicensed. Students may not enroll in a Postlicensing course before receiving their license. All students **MUST** show proof their NC License Pocket Card (digital or hardcopy) and government-issued photo I.D. on the first day of class.

North Carolina provisional brokers must complete the ninety-hour (90) *Postlicensing Education Program* within eighteen (18) months of the initial date of licensure in order to terminate the "provisional" license status. If a

provisional broker fails to complete the required Postlicensing courses within eighteen (18) months, the provisional broker's license shall be placed on inactive status.

A provisional broker seeking to activate a license that was placed on inactive status shall complete all three Postlicensing courses within the previous two years, satisfy the continuing education requirements for license activation, and file an activation form with the Commission.

NO STUDENT SHALL BE DENIED ADMISSION ON THE BASIS OF AGE, SEX, RACE, COLOR, CREED, NATIONAL ORIGIN, RELIGIOUS PREFERENCE, HANDICAP STATUS, FAMILIAL STATUS, SEXUAL ORIENTATION, OR GENDER IDENTITY.

PURPOSE OF BROKER POSTLICENSING COURSE

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

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

The *Postlicensing Education Program* consists of three 30-hour courses prescribed by the NC Real Estate Commission and may be taken in any sequence. Be aware that a **postlicensing 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 DESCRIPTION

POST 301 - Brokerage Relationships and Responsibilities (BR&R)

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 (C&C)

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 (NCLRLC)

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

COURSE MATERIALS

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

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

ATTENDANCE

Broker Postlicensing Course students (first-time and repeat) **cannot miss more than three (3) hours of any scheduled 30-hour Postlicensing course nor can they miss the first scheduled day of class per (Commission Rule 58H. 0210 (b))**. Students missing the first scheduled class will be required to reschedule to a future course. Attendance is verified at

every course session. Instructors are responsible for monitoring attendance, including late arrivals, early departures, or any scheduled break times. Pending class size, there may be a monitor in attendance who may assist the instructor with verifying students' attendance and participation, in addition to other duties as needed. All hours missed are counted in total absences allowed. **Students who do not satisfy attendance requirements will not be eligible to take the end-of-course exam.** Students are notified by staff, via email, when students have missed significant class time.

Students cannot make up missed time due to lateness or absences. Students should ensure they can attend the required classroom hours before registering for a class.

TUITION FEES

Broker Postlicensing Tuition: **\$239** per 30-hour Postlicensing course (*Manual and booklet not included*)
 \$219 per 30-hour Postlicensing course for Canopy Realtor® Association/Canopy MLS members) (*Manual and booklet not included*)

Broker Postlicensing Retake Tuition: **\$125** per 30-hour Postlicensing course (*Manual and booklet not included*)

Note: Students are eligible for retake price only if they retake the course within six months from the end date of the class they last took.

TEXTBOOK

Each student is required to use the current edition (hardcopy or digital version) of the *Broker Postlicensing Course* textbook: **North Carolina Real Estate Manual.**

Hardcopy Version

The hardcopy textbook can be purchased in the Canopy Realtor® Association Realtor® Store.

- \$50 + tax for registered **Canopy Real Estate Institute** Student/Canopy Realtor® Association/Canopy MLS member
- \$55 + tax for registered Non-Members
- \$60 for **Canopy Real Estate Institute** Student in-class purchase

Digital Version

Online version of the textbook is available at the Commission's website (www.ncrec.gov) for a **\$25.00** fee. (*Use of Technology Form must be signed by the student*)

Students should purchase the textbook prior to the first scheduled class. Students must bring the textbook to each *Broker Postlicensing* class. Failure to adhere to this policy could result in a student not passing the course and not receiving a certificate of completion.

END-OF-COURSE EXAMS (IN-PERSON ONLY)

The end-of-course exam will be administered by computer, timed, closed book and on the last scheduled day of the course in the Training Lab located at **Canopy Real Estate Institute, 1120 Pearl Park Way, Charlotte, NC 28204**. 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 review the end-of-course exam or answer sheet per **Commission Rule 58H .0210(g)**. All students will receive an individual report summarizing performance on their end-of-course exam by major subject areas. Students need a minimum 75% passing score. Immediate pass/ fail results will be provided.

PROCTORED ONLINE END-OF-COURSE EXAMS (VIRTUAL ONLY)

The online end-of-course exam will be timed, closed book and proctored by PSI. Students need a minimum 75% passing score. Immediate pass/ fail results will be provided. **NOTE: Results are not final until a full audit of the online proctored exam is completed.**

REQUIRED EQUIPMENT FOR ONLINE END-OF-COURSE EXAM (VIRTUAL ONLY)

Online end-of-course exam takers must have access to (1) an unoccupied quiet room, (2) laptop or computer with working webcam and microphone, and (3) strong broadband/WIFI connection to take the exam. **No additional persons are allowed in the room.**

ID VERIFICATION & EXAM ACCESSIBILITY (VIRTUAL ONLY)

Students will be required to log into a secure website that limits computer functionality during the exam period. **Proof of valid government-issued photo ID is required prior to taking exam.** Facial recognition technology will be utilized to confirm identity throughout the session. Student webcams, audio and screen recordings will be monitored continuously during the exam and reviewed in detail following the exam. Any attempt at cheating will result in an automatic failure of the class with no refund, along with the student being reported to the NC Real Estate Commission.

UNPERMITTED & PROHIBITED ITEMS

Students are not permitted to bring additional laptops, tablets, cell phones, headphones, smartwatches or similar electronic devices into the room designated for testing on the day of an exam. Only basic calculators are allowed! Any student found to be in possession of unpermitted devices will be required to remove it BEFORE EXAM BEGINS or be rescheduled.

Personal items, hats or caps are strictly prohibited. Coats/sweaters/jackets must be either left on or removed from the designated room for testing during the exam.

LATE EXAM ARRIVALS

Students must arrive on time for the end-of-course exam. A student arriving late WILL NOT be admitted and will be required to reschedule his or her exam with the administrative office. A late arrival will result in forfeiture of the opportunity to take their end-of-course exam. The rescheduled end-of-course exam will be considered a retake and must be taken within thirty (30) days from the last scheduled day of the student's course. **No extension for retakes will be granted.**

MISSED EXAMS

Students are required to take their end-of-course exam on the scheduled date. Exception to this policy will only be made for extreme circumstances. If an extreme circumstance occurs, a student must submit a request in writing to the Director, explaining that circumstance **prior** to the exam date for consideration. If the explanation is satisfactory, rescheduling option will be granted.

Canopy Real Estate Institute WILL allow a *Broker Postlicensing Course* student who misses the initial end-of-course exam as scheduled, a **one-time** retake option within thirty (30) days of the last scheduled day of the course at a time and date determined by the school. It is the student's responsibility to contact the administrative office to reschedule the exam.

FAILED EXAMS

Canopy Real Estate Institute WILL allow a *Broker Postlicensing Course* student who takes but does not pass the initial end-of-course exam to retake the end-of-course exam **one time**; however, the retake must be within thirty (30) days of the last scheduled day of the course at a time and date determined by the school.

Retake students must arrive on time or they will not be admitted. Any late retake students will be required to reschedule. A retake student failing to achieve a **75% passing score** must retake the entire *Broker Postlicensing Course* before they can receive another exam opportunity.

CHEATING

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

ELIGIBILITY REQUIREMENTS FOR CERTIFICATE OF COMPLETION

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

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

CONTINUING EDUCATION COURSES (*In-Person/Virtual*)

Please refer to In-Person or Virtual Classroom Policies.

PURPOSE OF THE CONTINUING EDUCATION PROGRAM

The primary objective of the mandatory *Continuing Education Program* is to help ensure 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 comprise of an Update course and four credit hours of elective courses.

COURSE OFFERINGS & SCHEDULE

Canopy Real Estate Institute is approved to offer both in-person and virtual real estate continuing education courses. A complete course schedule is available through the administrative office or the website at

www.campus.canopyreinstitute.com.

TUITION FEES

In-Person CE Courses (4hrs CE Credit)

- | | | |
|--|---------------------------|--------------------------|
| • Canopy Realtor® Association/Canopy MLS members | \$50 (Residential) | \$65 (Commercial) |
| • Non-members | \$65 (Residential) | \$85 (Commercial) |

VIRTUAL CE Courses (4hrs CE Credit)

- | | | |
|--|---------------------------|--------------------------|
| • Canopy Realtor® Association/Canopy MLS members | \$50 (Residential) | \$65 (Commercial) |
| • Non-members | \$65 (Residential) | \$85 (Commercial) |

ATTENDANCE

Continuing education course students **cannot miss more than twenty (20) minutes of scheduled classroom hours unless noted otherwise.** Attendance is verified at every course session. **Students are required to have their cameras on at all times unless they are on break given by the instructor.** Cameras off during instruction time will result in missed class time. All hours missed are counted in total absences allowed. **Students who do not satisfy attendance requirements will not be eligible for course credit.**

Per Commission Rule 58A .1705, early departures from CE courses delivered in-person or by virtual are strictly prohibited.

Students cannot make up missed time due to lateness or absences. Students should ensure they can attend the required classroom hours before registering for a class.

ELIGIBILITY REQUIREMENTS FOR CERTIFICATE OF COMPLETION

To successfully complete a continuing education course and receive course credit, per Commission Rule 58A .1705(a), a broker shall:

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

CONTINUING EDUCATION DEADLINE & BLACKOUT PERIOD

Continuing education courses may only be offered between July 1 through June 10th in a single license period. All students **MUST** successfully complete continuing education courses on or no later than 11:59pm on June 10th of that license period. No student will be allowed to complete a continuing education course between June 11 and June 30, inclusive.

WITHDRAWALS/TRANSFERS/REFUNDS

Canopy Real Estate Institute DOES NOT provide refunds for continuing education courses. A student may withdraw from a course by giving written notice to the school **prior to day of course**. In such event, the student will be rescheduled to a future course or registration placed on “hold” status. Courses due to transfers, rescheduling or registration “holds” must be completed on or before June 10 of the same license period and CANNOT be applied to another license period.

A student may transfer their course registration **one-time** with no penalty, provided that the new course is comparable, hasn’t started and the fee remains unchanged. However, if additional transfers are needed, the student will forfeit the fee and be obligated to pay the full amount again.

ON-DEMAND COURSES *(Postlicensing and Continuing Education only)*

Canopy Real Estate Institute offers self-paced online Postlicensing and Continuing Education courses through online education partners such as The CE Shop, The Relo Course, Real Time Learn and Dearborn Real Estate Education Company. Course format and pricing may vary pending the online education partner.

OnDemand course offerings may be viewed via the **Canopy Campus** at www.campus.canopyreinstitute.com by clicking on the [Partner](#) link in the menu. Pricing and registration information is provided through the respective online education partner portal. Students CANNOT register or pay in-person at **Canopy Real Estate Institute’s** administrative office.

IMPORTANT NOTE: Students **MUST** read the course policies, along with exam and course completion requirements, **PRIOR** to registering as refunds cannot be provided. On-Demand course tuition cannot be applied to in-person or virtual courses.

ON-DEMAND POSTLICENSING COURSES *(provided by The CE Shop only)*

Each Postlicensing course consists of readings, short videos, animated scenarios, and incremental assessments. To receive credit for a Postlicensing course, 100% of the lessons must be completed and the end-of-course exam passed with at least a 75%. *Canopy On-Demand Online Postlicensing courses include an online-proctored end-of-course exam using PSI.*

Each student is required to use and have immediate access to the current editions of the **NC Real Estate Manual** which may be purchased separately.

IMPORTANT NOTE: Any student registering for an OnDemand Postlicensing course **MUST** complete that course **within one hundred and eighty days (180) of the registration date. No exceptions!**

ON-DEMAND CONTINUING EDUCATION COURSES

Only continuing education elective courses are provided On-Demand. Course format and pricing may vary pending the online education partner. Only four (4) hours of elective course credit can be awarded after successfully completing the course.

IMPORTANT NOTE: Any student registering for an OnDemand continuing education elective course **MUST** complete that course **within thirty (30) days of the purchase date or by June 10th, whichever comes first. No exceptions!**



CERTIFICATION OF ACKNOWLEDGEMENT

CERTIFICATION OF TRUTH AND ACCURACY

I certify that the information contained in this Policies & Procedures Disclosure is true and correct and that Canopy Real Estate Institute will abide by the policies herein.

A handwritten signature in blue ink that reads "LaToya S. Simms".

LaTOYA S. SIMMS GSI, AHWD, AWREP, HFR, MRP, PSA, RENE
Director, Canopy Real Estate Institute