



# July 1, 2022 Policies & Procedures Disclosure

[canopyrestitute.com](https://canopyrestitute.com)



## POLICIES & PROCEDURES DISCLOSURE

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

## POLICIES & PROCEDURES DISCLOSURE

<b>Publication Date:</b>	July 1, 2022								
<b>Legal Name of Education Provider:</b>	The Charlotte Regional Realtor® Association (Canopy Realtor® Association), Inc., dba <b>Canopy Real Estate Institute</b>								
<b>Advertised Name of Education Provider:</b>	<b>Canopy Real Estate Institute</b>								
<b>Name of Education Provider Director:</b>	LaToya S. Simms, GSI – <i>Director</i>								
<b>Full-Time Education Provider Officials:</b>	Karyn Lindsey – <i>Vice President of Education, Diversity and Inclusion</i> Courtney McLaughlin – <i>Education Services Manager</i> Deanna Smith – <i>Education Services Specialist</i> Francesca Frontera – <i>Education Assistant</i>								
<b>Faculty:</b>	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">Cindy Chandler, CCIM, CRE, DREI</td> <td>Christopher Puckett, CDEI</td> </tr> <tr> <td>Cheryl Crawford, CDEI</td> <td>Anne Rasheed</td> </tr> <tr> <td>Jim Fletemier, DREI</td> <td>Sandy Williams, DREI, CDEI</td> </tr> <tr> <td>Delores (Laurie) Knudsen</td> <td>Pamela Vesper, JD, CFE, CREI</td> </tr> </table>	Cindy Chandler, CCIM, CRE, DREI	Christopher Puckett, CDEI	Cheryl Crawford, CDEI	Anne Rasheed	Jim Fletemier, DREI	Sandy Williams, DREI, CDEI	Delores (Laurie) Knudsen	Pamela Vesper, JD, CFE, CREI
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Delores (Laurie) Knudsen	Pamela Vesper, JD, CFE, CREI								

**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](http://ncrec.gov)).

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

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

### COURSE OFFERINGS

**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 needed to maintain a real estate license on active status.

## 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.

### ADDITIONAL BRANCH LOCATION

**Canopy Real Estate Institute** is also licensed by the North Carolina Real Estate Commission to offer real estate Prelicensing and Postlicensing classes at these locations:

- **Charles Mack Citizen Center**, 215 North Main Street, Mooresville, NC 28115-2527

### REGISTRATION

To register for an in-person, synchronous/live-stream course at **Canopy Real Estate Institute**, prospective students must pay tuition in full either online at [www.canopyreinstitute.com](http://www.canopyreinstitute.com) or register and pay in person at **Canopy Real Estate Institute's** administrative office.

### 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 by the first day of class. 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.

### 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, he or she needs an accommodation from **Canopy Real Estate Institute** to fully participate in and/or complete any course or program in which he or she 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.canopyreinstitute.com](http://www.canopyreinstitute.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.

**For classes conducted at Charles Mack Citizen Center:** If there are Mooresville Graded School and/or Iredell/Statesville School delays, **Canopy Real Estate Institute** will delay classes. If there are Mooresville Graded School and/or Iredell/Statesville 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. 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. 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.

During in-person classes 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.

## **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, he or she 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.

## **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 the **Canopy Real Estate Institute** in writing that he/she 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 that they have no rights in, nor will they be paid for participation and/or use of, any of the images.

## **BROKER PRELICENSING COURSE (*In-Person*)**

### **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, OR FAMILIAL STATUS.**

### **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](http://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. 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 Prelicensing Tuition: \$429 (textbook not included)**

Broker Prelicensing Retake Tuition:

- First retake \$125 (if taken within six (6) months)
- Second retake \$250 (if retake is within six (6) months)
- Third retake \$429 (required to pay full tuition)

*Note: Students are eligible for the retake prices only if they retake the course within six (6) 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 \$125 and \$250, 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, 8<sup>th</sup> Edition.**

- **\$50** + tax for registered **Canopy Real Estate Institute** Student/Canopy Realtor<sup>®</sup> 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<sup>®</sup> Association Realtor<sup>®</sup> 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.

## NOTICE TO BROKER PRELICENSING COURSE STUDENTS

At the beginning of each course, students will be provided with a “*Notice to Broker Prelicensing Course Students*” document for review and signature. The purpose of the document is to ensure students understand the recommended study habits, reading comprehension, mathematic skills, and course completion standards for the course. Prelicensing instructors will review the notice with students and request that each student sign a copy for the student’s file.

## END-OF-COURSE EXAMS

The written end-of-course exam will be timed, closed book and administered on the last scheduled day of the course in a classroom located at **Canopy Real Estate Institute**, 1120 Pearl Park Way, Charlotte, NC 28204, when the course has been conducted at the school’s primary location. If the course is conducted at **Charles Mack Citizen Center**, the other licensed location, the written end-of-course exam will be administered on the last scheduled day of the course at that location (215 North Main Street, Mooresville, NC 28115-2527).

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.

## UNPERMITTED & PROHIBITED ITEMS

***Students are not permitted to bring additional laptops, tablets, cell phones, 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.

### ELIGIBILITY REQUIREMENTS FOR CERTIFICATE OF COMPLETION

To successfully complete the *Broker Prelicensing 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,
- c) take the midterm evaluation exam, and
- d) pass the end-of-course exam with a **minimum score of 75%**.

### ANNUAL SUMMARY REPORT

During the July 2020 – June 2021 license year, **Canopy Real Estate Institute** had four hundred seventy-seven (477) students who initially enrolled in a *Broker Prelicensing Course*. Of that initial number, three hundred sixty-four (364) of those students successfully passed the course, thirty-three (33) of those students completed the course but did not pass the end-of-course exam, and seventy-five (75) students did not complete the course.

### LICENSE EXAMINATION PERFORMANCE REPORT

During the July 2020 – June 2021 license year, **Canopy Real Estate Institute** had sixty (60) students take the license examination for the first time within thirty (30) days of the *Broker Prelicensing Course* completion date. Thirty-five (35) of those students passed, resulting in a 58% pass rate on the North Carolina license examination.

### 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 any **Canopy Real Estate Institute** course schedule changes due to school closure or early-release/late-opening as a result of inclement weather or national or local emergency, students will have the option to be counted as absent, reschedule to another course, or receive a tuition refund less \$75 (a \$50 administrative service fee and \$25 materials charge).

### WITHDRAWALS/TRANSFERS/REFUNDS

A student may withdraw from a course by giving written notice to the school prior to the start of the course. 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, **they must withdraw or transfer according to the following:**

- **Full Day** (9:00am – 4:00pm) *before the second day of class*
- **Half Day** (9:00am – 1:00pm) *before the second day of class*
- **Evening** (6:15pm – 9:15pm) *before the third evening of class*
- **Weekends** (9:00am – 5:00pm) *before the second weekend of class*

Students who withdraw will receive a tuition refund less \$75 (a \$50 administrative service fee and \$25 materials charge). 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”.** Written notice includes email, mail or hand-delivered documentation to the administrative office.

## 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 taking notes or 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, he or she will get one verbal warning. If the student is found using an electronic device a second time for these (or similar) purposes, he or she 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, he or she 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, he or she 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.**

## 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)].**

## BROKER PRELICENSING COURSE (*Synchronous/Live-Online*)

### 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, OR FAMILIAL STATUS.**

### 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](http://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.**

## **MONITORING SYNCHRONOUS/LIVE STREAM 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. If a student does not have their camera on during class instruction, the monitor will ask them to turn their camera back on. 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.

## **TUITION FEES**

**Broker Prelicensing Tuition:**     **\$429** (*textbook not included*)

Broker Prelicensing Retake Tuition:

- First retake             \$125 (*if taken within six (6) months*)
- Second retake         \$250 (*if retake is within six (6) months*)
- Third retake           \$429 (*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 \$125 and \$250, 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, 8<sup>th</sup> Edition.**

- \$50 + tax for registered **Canopy Real Estate Institute** Student/Canopy Realtor<sup>®</sup> 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<sup>®</sup> Association Realtor<sup>®</sup> 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.

## REGISTERING ENROLLMENT FOR SYNCHRONOUS/LIVE STREAM COURSES

Enrolled students will receive additional information about their upcoming course via email only. **To ensure all correspondence is received from the school, students should add "[canopyreinstitute@canopyrealtors.com](mailto:canopyreinstitute@canopyrealtors.com)" to their address book.**

Students will receive the following information **prior** to the course:

- Links for Zoom application download, Zoom support, and Zoom course
- Course dates/times and class registration check-in which is thirty (30) minutes before class
- Review of all technology requirements and prohibited equipment (ex. cell phones)
- Textbook requirements and link to purchase online or hard copy textbook
- *Canopy Policies and Procedures Disclosure, Notice to Broker Prelicensing Students and Acknowledgement*
- Course attendance, completion and participation requirements
- PDFs or links to course materials
- Hard copies of course materials may be available upon special written request

## TECHNOLOGY REQUIREMENTS FOR SYNCHRONOUS/LIVE STREAM 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.**

## NOTICE TO BROKER PRELICENSING COURSE STUDENTS

At the beginning of each course, students will be provided with a "*Notice to Broker Prelicensing Course Students*" document for review and signature. The purpose of the document is to ensure students understand the recommended study habits, reading comprehension, mathematic skills, and course completion standards for the course. Prelicensing instructors will review the notice with students and request that each student sign a copy for the student's file.

## COURSE PARTICIPATION & EXPECTATIONS FOR SYNCHRONOUS/LIVE-STREAM

- 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. (*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 the online textbook. Any other programs or applications must be closed during class. **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, he or she will get one verbal warning. If the student is found using an electronic device a second time for these (or similar) purposes, he or she 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, he or she 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.

## ONLINE END-OF-COURSE EXAM

**Students enrolled in a synchronous or live-stream 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 two (2) days prior to the end-of-course exam date. Should the student not submit a written request within two (2) days prior to the end-of-course exam, the student will be automatically be required to take the exam online. **An end-of-course exam will not be administered to any student who does not successfully satisfy attendance and other course completion and participation 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

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

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**

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, 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.

## **ELIGIBILITY REQUIREMENTS FOR CERTIFICATE OF COMPLETION**

To successfully complete the *Broker Prelicensing 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,
- c) take the midterm evaluation exam, and
- d) pass the end-of-course exam with a **minimum score of 75%**.

## **STUDENT AUDITING**

Students may submit a written request to audit a Prelicensing or Postlicensing course at no charge for informational purposes only. 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.

## **ANNUAL SUMMARY REPORT**

During the July 2020 – June 2021 license year, **Canopy Real Estate Institute** had four hundred seventy-seven (477) students who initially enrolled in a *Broker Prelicensing Course*. Of that initial number, three hundred sixty-four (364) of those students successfully passed the course, thirty-three (33) of those students completed the course but did not pass the end-of-course exam, and seventy-five (75) students did not complete the course.

## **LICENSE EXAMINATION PERFORMANCE REPORT**

During the July 2020 – June 2021 license year, **Canopy Real Estate Institute** had sixty (60) students take the license examination for the first time within thirty (30) days of the *Broker Prelicensing Course* completion date. Thirty-five (35) of those students passed, resulting in a 58% pass rate on the North Carolina license examination.

## **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 any **Canopy Real Estate Institute** course schedule changes due to school closure or early-release/late-opening as a result of inclement weather or national or local emergency, students will have the option to be counted as absent, reschedule to another course, or receive a tuition refund less \$75 (a \$50 administrative service fee and \$25 materials charge).

## **WITHDRAWALS/TRANSFERS/REFUNDS**

A student may withdraw from a course by giving written notice to the school prior to the start of the course. 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, **they must withdraw or transfer according to the following:**

- **Full Day** (9:00am – 2:30pm) *before the second day of class*
- **Half Day** (9:00am – 1:00pm) *before the second day of class*
- **Evening** (6:15pm – 9:15pm) *before the third evening of class*
- **Weekends** (9:00am – 2:30pm) *before the second weekend of class*

Students who withdraw will receive a tuition refund less \$75 (a \$50 administrative service fee and \$25 materials charge). 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”.** Written notice includes email, mail or hand-delivered documentation to the administrative office.

## **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)*].

## **BROKER POSTLICENSING COURSE (In-Person)**

### **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, OR FAMILIAL STATUS.**

### **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:**     **\$235** per 30-hour Postlicensing course (*Manual and booklet not included*)  
  **\$215** per 30-hour Postlicensing course for Canopy Realtor® Association/Canopy MLS members) (*Manual and booklet not included*)

**Broker Postlicensing Retake Tuition:** **\$100** 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](http://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

The written end-of-course exam will be timed, closed book and administered on the last scheduled day of the course in a classroom located at **Canopy Real Estate Institute, 1120 Pearl Park Way, Charlotte, NC 28204**, when the course has been conducted at the school's primary location. If the course is conducted at **Charles Mack Citizen Center**, the other licensed location, the written end-of-course exam will be administered on the last scheduled day of the course at that location (*215 North Main Street, Mooresville, NC 28115-2527*).

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.

## UNPERMITTED & PROHIBITED ITEMS

*Students are not permitted to bring additional laptops, tablets, cell phones, 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.

## 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%**.

## 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 any **Canopy Real Estate Institute** course schedule changes due to school closure or early-release/late-opening as a result of inclement weather or national or local emergency, students will have the option to be counted as absent, reschedule to another course, or receive a tuition refund less \$75 (a \$50 administrative service fee and \$25 materials charge).

## WITHDRAWALS/TRANSFERS/REFUNDS

A student may withdraw from a course by giving written notice to the school prior to the start of the course. In such event, the student will have the following options:

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

If a student withdraws by written notice, **they must withdraw or transfer according to the following:**

- Full Day (9:00am – 4:00pm) *before the second day of class*
- Half Day (9:00am – 1:00pm) *before the second day of class*
- Evening (6:15pm – 9:15pm) *before the third evening of class*
- Weekends (9:00am – 5:00pm) *before the second weekend of class*

Students who withdraw will receive a tuition refund less \$75 (a \$50 administrative service fee and \$25 materials charge). After the classes indicated above, students will not be entitled to a refund of any portion of paid tuition. **No refunds will be granted without written notice for withdrawals or “no shows”**. Written notice includes email, mail or hand-delivered documentation to the administrative office.

## 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 taking notes or 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, he or she will get one verbal warning. If the student is found using an electronic device a second time for these (or similar) purposes, he or she 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, he or she 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, he or she 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.**

## 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)*].

## BROKER POSTLICENSING COURSE (*Synchronous/Live-Stream*)

### 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, OR FAMILIAL STATUS.**

### 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 digital 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:**     **\$235** per 30-hour Postlicensing course (*Manual and booklet not included*)  
  **\$215** per 30-hour Postlicensing course for Canopy Realtor® Association/Canopy MLS members) (*Manual and booklet not included*)

**Broker Postlicensing Retake Tuition:** **\$100** 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](http://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 Prelicensing class*. Failure to adhere to this policy could result in a student not passing the course and not receiving a certificate of completion.

## REGISTERING ENROLLMENT FOR SYNCHRONOUS/LIVE STREAM COURSES

Enrolled students will receive additional information about their upcoming course via email only. **To ensure all correspondence is received from the school, students should add “[canopyrestitute@canopyrealtors.com](mailto:canopyrestitute@canopyrealtors.com)” to their address book.**

Students will receive the following information **prior** to the course:

- Links for Zoom application download, Zoom support, and Zoom course
- Course dates/times and class registration check-in which is thirty (30) minutes before class
- Review of all technology requirements and prohibited equipment (ex. cell phones)
- Textbook requirements and link to purchase online or hard copy textbook
- *Canopy Policies and Procedures Disclosure and Acknowledgement*
- Course attendance, completion and participation requirements
- PDFs or links to course materials
- Hard copies of course materials may be available upon special written request

## TECHNOLOGY REQUIREMENTS FOR SYNCHRONOUS/LIVE STREAM 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 SYNCHRONOUS/LIVE-STREAM

- 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. *(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 the online textbook. Any other programs or applications must be closed

during class. **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, he or she will get one verbal warning. If the student is found using an electronic device a second time for these (or similar) purposes, he or she 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, he or she 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.

## **ONLINE END-OF-COURSE EXAM**

**Students enrolled in a synchronous or live-stream 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 two (2) days prior to the end-of-course exam date. Should the student not submit a written request within two (2) days prior to the end-of-course exam, the student will be automatically be required to take the exam online. An end-of-course exam will not be administered to any student who does not successfully satisfy attendance and other course completion and participation 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**

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**

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**

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, 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.

### **ELIGIBILITY REQUIREMENTS FOR CERTIFICATE OF COMPLETION**

To successfully complete the *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%**.

### **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 any **Canopy Real Estate Institute** course schedule changes due to school closure or early-release/late-opening as a result of inclement weather or national or local emergency, students will have the option to be counted as absent, reschedule to another course, or receive a tuition refund less \$75 (a \$50 administrative service fee and \$25 materials charge).

### **WITHDRAWALS/TRANSFERS/REFUNDS**

A student may withdraw from a course by giving written notice to the school prior to the start of the course. 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, **they must withdraw or transfer according to the following:**

- **Full Day** (9:00am – 2:30pm) *before the second day of class*
- **Half Day** (9:00am – 1:00pm) *before the second day of class*
- **Evening** (6:15pm – 9:15pm) *before the third evening of class*
- **Weekends** (9:00am – 2:30pm) *before the second weekend of class*



Students who withdraw will receive a tuition refund less \$75 (a \$50 administrative service fee and \$25 materials charge). After the classes indicated above, students will not be entitled to a refund of any portion of paid tuition. **No refunds will be granted without written notice for withdrawals or “no shows”.** Written notice includes email, mail or hand-delivered documentation to the administrative office.

## 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)*].

## CONTINUING EDUCATION COURSES (*In-Person or Synchronous/Live-Stream*)

### 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 synchronous/live-stream online real estate continuing education courses. A complete course schedule is available through the administrative office or the website at [www.canopyrestitute.com](http://www.canopyrestitute.com).

#### **Update Course Offerings**

Course Title	Code (In-person)	Code ( <i>synchronous/live-stream</i> )
2022-2023 General RE Update (GENUP)	9923	5923
2022-2023 Broker-in-Charge RE Update (BICUP)	8823	5823
2022-2023 General RE Update (Commercial)	7923	5723
2022-2023 Broker-in-Charge RE Update (Commercial)	7823	5623
2022-2023 General RE Update (Prop Management)	6923	5523
2022-2023 Broker-in-Charge RE Update (Prop Management)	6823	5423

#### **Elective Course Offerings**

Course Title	Code ( <i>in-person</i> )	Code ( <i>synchronous/live-stream</i> )
10 Risks Brokers Must Manage	3288	3711
10 Risks Commercial Brokers Must Manage	3125	3685
16 Mistakes Brokers Make	3569	3845
19 Mistakes Commercial Brokers Make	2817	3662
Accredited Buyer Representation (2021) (ABR)	3974	3975
Agency vs. Procuring Cause	3581	3854
At Home with Diversity (AHWD)	2345	3626
Between the Lines: Insight from the RE Bulletin	3461	3780
Buyer Representation in RE (OnDemand)		3292
Commercial Leases 101	2422	3632
Converting Buyers and Building Your Buyer Side Business	3976	3977
Due Diligence in Commercial RE	3222	3699
Environmental Issues (OnDemand)		2488
Ethics for Commercial Agents	2466	3636
Everyday Ethics in Real Estate (OnDemand)		3300

Focus on Fair Housing	3971	
Foreclosures, Short Sales, REOs and Auctions (OnDemand)		2983
For the Good of All: REALTOR® Ethics	2504	3639
Fundamentals of Commercial RE	2702	3656
Is That Material?	3927	3928
Know It Now or Regret It Later	3477	3792
Legal & Right – License Law/Code of Ethics	2451	3635
Material Facts in Commercial RE	3297	3713
Military Relocation Professional (MRP)	3241	3703
Mortgage Mechanics	2677	3655
Neutralizing Seller Concerns & Building Your Listing Side Business	3980	3981
Playing the Hand You’re Dealt	3591	3863
Pricing Strategy Advisor (PSA)	3373	3741
Problems and Solutions w/ Home Inspections	2956	3669
Property Management & Managing Risk	2390	3629
Property Management & Managing Risk (OnDemand)		3400
Radon & Real Estate	3905	3906
Real Estate & Taxes: What Agents Should Know	2325	
Real Estate & Taxes: What Agents Should Know (OnDemand)		3537
Real Estate Finance Today (OnDemand)		3418
Real Estate Investing: Build Wealth Representing Investors	3449	3772
Real Estate Professional Assistant Certification (REPA)	4003	4004
REALTORS® Breaking Bad	3460	3779
Red Flags Property Inspection (OnDemand)		3401
See It Say It: Demystifying Ethics	3462	3781
Seller Representative Specialist (SRS)	2727	3657
Senior Real Estate Specialists (SRES)	2367	3627
Short Sales and Foreclosure Resource Certification (SFR)	3888	3889
Tackling What Ifs	3474	3789
Technology Update	3407	3755
Ten Top Important Dance Moves for Prop Managers	3568	3844
The Contract Maze	2430	3633
Unconventional	3475	3790
Understanding 1031 Tax-Free Exchanges	2617	
What Would Your Mama Say? – Realtor® Code of Ethics	3524	3819
Working with Seniors	3042	3678

## COURSE REGISTRATION

To register for an in-person, synchronous/live-stream continuing education course at **Canopy Real Estate Institute**, prospective students must pay tuition in full either online at [www.canopyrestitute.com](http://www.canopyrestitute.com) or register and pay in person at **Canopy Real Estate Institute’s** administrative office.

## TUITION FEES

### *In-Person CE Courses (4hrs CE Credit)*

- Canopy Realtor® Association/Canopy MLS members **\$48** (Residential) **\$65** (Commercial)
- Non-members **\$63** (Residential) **\$85** (Commercial)

### *Synchronous/Live Stream CE Courses (4hrs CE Credit)*

- Canopy Realtor® Association/Canopy MLS members **\$52** (Residential) **\$52** (Commercial)
- Non-members **\$67** (Residential) **\$67** (Commercial)

*Note: Designation and certification course tuitions vary.*

## COURSE MATERIALS

Canopy Real Estate Institute will provide each student with a copy of course materials prior to day of class. In-person CE course students will be provided with a hardcopy of the course materials. Synchronous/live stream CE course students will be provided with a digital copy of the course materials via email prior to the day of class. Hard copies of course materials may be available upon special written request with one (1) weeks' notice.

## REGISTERING ENROLLMENT/CHECK-IN FOR SYNCHRONOUS/LIVE STREAM COURSES

Registration check-in for continuing education courses will begin at least thirty (30) minutes prior to the scheduled class time. *All students MUST show proof their NC License Pocket Card (digital or hardcopy) on the first day of class. Students will not be permitted access to the course if proof of identification is not shown.*

Enrolled students will receive additional information about their upcoming course via email only. **To ensure all correspondence is received from the school, students should add "[canopyrestitute@canopyrealtors.com](mailto:canopyrestitute@canopyrealtors.com)" to their address book.**

Students will receive the following information prior to the course:

- Important Zoom links: Zoom application download, Zoom support, and Zoom course
- Course dates/times and registration check-in information which is thirty (30) minutes before class
- Review of all technology requirements and prohibited equipment (ex. cell phones)
- *Canopy Policies and Procedures Disclosure and Acknowledgement*
- Course attendance, completion and participation requirements
- PDFs or links to course materials

## ATTENDANCE

*Continuing education course students (in-person or synchronous/live-stream) cannot miss more than twenty (20) minutes of scheduled classroom hours.* 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 synchronous/live-stream 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.**

## MONITORING SYNCHRONOUS/LIVE STREAM 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. If a student does not have their camera on during class instruction, the monitor will ask them to turn their camera back on. 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.

## TECHNOLOGY REQUIREMENTS FOR SYNCHRONOUS/LIVE STREAM 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 browsers

**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 SYNCHRONOUS/LIVE-STREAM**

- 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. *(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 the online textbook. Any other programs or applications must be closed during class. **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, he or she will get one verbal warning. If the student is found using an electronic device a second time for these (or similar) purposes, he or she 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, he or she 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.

### **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 10<sup>th</sup> in a single license period. All students MUST successfully complete continuing education courses on or no later than 11:59pm on June 10<sup>th</sup> of that license period. No student will be allowed to complete a continuing education course between June 11 and June 30, inclusive.

Any student registering for an OnDemand (asynchronous) course MUST complete that course within thirty (30) days of their registration date or June 10<sup>th</sup>, whichever is the later date.

## **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 any **Canopy Real Estate Institute** course schedule changes due to school closure or early-release/late-opening as a result of inclement weather or national or local emergency, students will have the option to reschedule to another course or receive a tuition refund.

## **STUDENT AUDITING**

Students may submit a written request to audit a continuing education course at no charge for informational purposes only. If permission is granted, the student will only be allowed to listen to the instructor. They are not permitted to participate in class discussion or ask questions. Students auditing receive no continuing education credit. Fees could apply to audit designation or certification courses students have already completed.

## **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.



## CERTIFICATION

### 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.*

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**LaTOYA S. SIMMS, GSI**  
**Director, Canopy Real Estate Institute**

### CERTIFICATION OF AGREEMENT AND RECEIPT

*I certify that I received a copy of Canopy Real Estate Institute's Policies & Procedures Disclosure prior to payment of any non-refundable course registration fee or tuition.*

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**Full Legal Name of Prospective Student**