



PEARL PARK WAY



# July 2021 Policies & Procedures Disclosure

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

## Policies & Procedures Disclosure

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1120 Pearl Park Way  
Charlotte, NC 28204  
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www.canopyrestitute.com

## Policies & Procedures Disclosure

**Publication Date:** July 1, 2021

**Legal Name of Education Provider:** The Charlotte Regional Realtor® Association (Canopy Realtor® Association), Inc., dba Canopy Real Estate Institute

**Advertised Name of Education Provider:** Canopy Real Estate Institute

**Name of Education Provider Director:** Karyn Lindsey

**Full-Time Education Provider Officials:** Jim Fletemier – Assistant Director, Curriculum and Technology  
Courtney McLaughlin – Education Services Manager  
Deanna Smith – Education Services Specialist  
Francesca Frontera – Education Assistant

**Faculty:**

|                                 |                            |
|---------------------------------|----------------------------|
| Cindy Chandler, CCIM, CRE, DREI | Dana Rhodes, DREI, CDEI    |
| Cheryl Crawford, CDEI           | Delores (Laurie) Knudsen   |
| C. Jon Hines, ABR®              | Christopher Puckett, CDEI  |
| Rashad Phillips                 | Sandy Williams, DREI, CDEI |

Canopy Real Estate Institute is certified by the North Carolina Real Estate Commission. The Commission’s address is 1313 Navaho Drive, Raleigh, NC 27609. Any complaints concerning the Education Provider or its affiliated instructors should be directed in writing to the Commission. A link to the Complaint Form is provided on the Commission’s homepage (ncrec.gov).

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

### Registration

To register for a 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.

### Tuition and 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 and rescheduling

Canopy Real Estate Institute reserves the right to cancel or reschedule courses that have not yet begun as needed. 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 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 Accommodation 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 to the School Director a written request 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 30 days of the date of such determination, the student may submit to the School Director 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!

### **Schedule/Hours/Holidays**

Course schedules are published separately from this bulletin. They are available at the Canopy Real Estate Institute office, by mail or fax, and on the School's website ([www.canopyrestitute.com](http://www.canopyrestitute.com)). Schedules will reflect beginning and ending dates as well as the hours of each class. **Classes cancelled due to weather or other reasons will be rescheduled as soon as possible.** Holidays observed include New Year's Eve/Day, Martin Luther King's Birthday, 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 Schedules**

Class schedules, registration information and forms, and general school information are available upon request by phone, fax, mail, or e-mail and are also available on the Education Provider's website, [www.canopyrestitute.com](http://www.canopyrestitute.com).

### **National, State, or Local Emergency and Inclement Weather Policy**

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.

### **Location and Facility**

Canopy Real Estate Institute 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.

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:

- Clarion Hotel, 19608 Liverpool Parkway, Cornelius, NC 28031-4050
- Charles Mack Citizen Center, 215 North Main Street, Mooresville, NC 28115-2527

### **Conduct of Students**

Students are expected to conduct themselves in a manner befitting mature, professional adults. Dress shall be comfortable, but in good taste. Students shall direct their undivided attention to the instruction being provided and refrain from engaging in activities that are unrelated to the 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.

**Guests and Minors**

Canopy Real Estate Institute does not allow guests or minors to attend classes or wait on the Institute's property while students are attending class. Canopy Real Estate Institute is not responsible for the supervision, safety and/or security of any guests or minors while on Institute property. Any student who attempts to bring guests or minors into a class or leave them on Institute property will be denied entrance into class, and the student will be responsible for seeing that the guests 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 has the authority to deny a student admittance to a class if the student is attempting to bring guests or minors into the classroom or leave them on Institute 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 Canopy Real Estate Institute property or the virtual/live-stream classroom.

**Media Policy**

When enrolled in courses with Canopy Real Estate Institute students may be photographed/videotaped during one or more classes. Students grant to the Canopy Real Estate Institute permission 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**. There is a minimum age requirement of 18. **NO STUDENT SHALL BE DENIED ADMISSION ON THE BASIS OF AGE, SEX, RACE, COLOR, CREED, NATIONAL ORIGIN, RELIGIOUS PREFERENCE, HANDICAP STATUS, OR FAMILIAL STATUS.**

### Purpose of the 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 78.5 instructional hours, including the end-of-course examination.

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 18.

### 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.*

### 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, which is maintained in the student's file.

### End-of-Course Exam

The written end-of-course exam will be administered on the last scheduled day of the course in a classroom at Canopy Real Estate Institute, 1120 Pearl Park Way, Charlotte, NC 28204 when the course has been conducted at Canopy Real Estate Institute. If the course is conducted at other licensed locations, the written end-of-course exam will be administered on the last scheduled day of the course at the licensed location (Clarion Hotel, 19608 Liverpool Parkway, Cornelius, NC 28031-4050 or Charles Mack Citizen Center, 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.

**Important:** Students are not permitted to bring laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) into the testing site on the day of an exam. Any student who brings such a device into the testing site on the day of an exam will be required to remove it before the exam begins.

No hats or caps are allowed during the end-of-course exam. Coats/sweaters/jackets must be either left on or off during the exam. No personal items can be left on the floor or in chairs.

Students must arrive on time for the end-of-course exam. A student arriving late to the end-of-course exam will not be admitted and will be required to schedule his or her exam with the Canopy Real Estate Institute office. The rescheduled exam must be taken within 30 days from the last scheduled day of the student's course.

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.

### **Missed Exams**

Students are required to take their end-of-course exam on the scheduled end-of-course exam date. Exception to this policy will only be made for extreme circumstances. When extreme circumstances arise, a student must submit a written request with explanation prior to the exam date in order to reschedule the exam.

Canopy Real Estate Institute WILL allow a *Broker Prelicensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam one time within 30 days of the last scheduled day of the course at a time and date stated by the Education Provider. It is the student's responsibility to contact the Canopy Real Estate Institute office to schedule 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, all retakes must be within 30 days of the last scheduled day of the course at a time and date stated by the Education Provider.

Retake students arriving late will not be admitted into the exam and will be required to reschedule. A student failing to achieve a retake score sufficient to pass the course (75 percent) must retake the entire *Broker Prelicensing Course* prior to another exam opportunity.

### **Eligibility Requirements for Course Completion Certificate**

To successfully complete the *Broker Prelicensing Course* and receive a course completion certificate, 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%.

### **Attendance**

**Broker Prelicensing** students cannot miss more than eight (8) hours of scheduled classroom hours. Students **cannot miss** the first scheduled Broker Prelicensing class. Students missing the first scheduled Broker Prelicensing class will be required to reschedule for another Broker Prelicensing course. These requirements **apply for course repeats as well**. Instructors will call roll/take attendance for every course session. Instructors are responsible for monitoring attendance, including late arrivals, early departures, or any scheduled break times. 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. Staff sends students email notices 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**

Broker Prelicensing Tuition: \$429

The following fee structure is in place for students who retake the Broker Prelicensing Course.

- First retake – \$125 (if the student retakes within six months)
- Second retake – \$250 (if the student retakes within six months)
- Third retake – required to pay full tuition (\$429)

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 textbook for Prelicensing courses: **North Carolina Real Estate Principles & Practices, 8<sup>th</sup> Edition.**

- Registered Canopy Real Estate Institute Student/Canopy Realtor<sup>®</sup> Association/Canopy MLS member: \$50 + tax
- Regular: \$60+ tax
- Canopy Real Estate Institute Student in-class purchase: \$55

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 class meeting. 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.

## **Auditing Information**

Students who successfully complete the Canopy Real Estate Institute Broker Prelicensing course may audit other Prelicensing classes for free until they pass the real estate license exam. *\*Note: Students auditing are only allowed to listen to the instructor. They are not permitted to take class time by asking questions.*

## **License Examination Performance Report**

During the July 2019 – March 2020 license year, Canopy Real Estate Institute had 73 students take the license examination for the first time within 30 days of the *Broker Prelicensing Course* completion date. 48 of those students passed, resulting in a 66% pass rate on the North Carolina license examination.

During the July 2019 – June 2020 license year, Canopy Real Estate Institute had 85 students take the license examination for the first time within 30 days of the *Broker Prelicensing Course* completion date. 53 of those students passed, resulting in a 62% pass rate on the North Carolina license examination.

## **Course Cancellation and Rescheduling**

Canopy Real Estate Institute reserves the right to cancel or reschedule courses as needed if they have not yet begun. Students enrolled in a rescheduled or cancelled course that has not yet begun will be given 24-hour notice at a minimum of the cancellation or new course schedule. Students will have the option to reschedule to another course or receive a full tuition refund.

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 and Transfers/Refunds**

A student may withdraw from a course by giving written notice to the Canopy Real Estate Institute 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 months**), or
- b) receive a refund less a \$50 administrative services fee.

A student may withdraw or transfer to another course with written notice. However, **the student must withdraw or transfer according to the following:**

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

There are no refunds for “no shows” or withdrawals without written notice.

Written notice includes e-mailed, faxed, mailed or hand-delivered notice  
to the Canopy Real Estate Institute office staff.

### **Use of Technology in the Classroom**

Canopy Real Estate Institute is not responsible for lost or stolen electronic devices. Canopy Real Estate Institute and its other licensed locations (Clarion Hotel, 19608 Liverpool Parkway, Cornelius, NC 28031-4050 or Charles Mack Citizen Center, 215 North Main Street, Mooresville, NC 28115-2527) do 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 from the 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 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 an email from staff. 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, at their discretion, may designate times during which students may and may not use their electronic devices during class sessions. If an instructor 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’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.
- Sound on electronic devices must be muted during class sessions.
- **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, will receive a failing course grade, will not be eligible for any retake or makeup policies, and will be reported to the NC Real Estate Commission [per *Commission Rule 58H .0203(h)*].

## Broker Prelicensing (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**. There is a minimum age requirement of 18. **NO STUDENT SHALL BE DENIED ADMISSION ON THE BASIS OF AGE, SEX, RACE, COLOR, CREED, NATIONAL ORIGIN, RELIGIOUS PREFERENCE, HANDICAP STATUS, OR FAMILIAL STATUS.**

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 78.5 instructional hours, including the end-of-course examination.

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 18.

### 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.*

### Monitoring Synchronous/Live-Stream Courses

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

Monitors communicate with students via Zoom chat, via email, or as needed using Zoom audio. Students are required to have their cameras on at all times unless they are on break given by the instructor. If a student does not have their camera on during class instruction, the monitor will ask them to turn their camera back on. Cameras off during instruction time will result in missed class time. 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.

### 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 the students and request that each student sign a copy, which is maintained in the student's file.

### Registration

To register for a synchronous/live-stream 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.

Enrolled students will receive additional information about their upcoming course through emails. Prior to the course the following information will be emailed to students:

- Zoom download link, Zoom support link, and Zoom link for the course
- Course dates/times and class check-in time (when they can enter Zoom classroom)
- Review of all technology requirements and prohibited equipment (cell phones)
- Textbook requirements and link to purchase online textbook or hard-copy textbook
- Canopy Policy and Procedure Disclosure
- Course attendance and participation requirements
- Other course completion requirements
- PDFs or links to course materials and a copy of the Policy and Procedure Disclosure
- Options to pick up printed copies of course materials (pick-up dates and times)

### **Technology Requirements for Synchronous/Live-Stream Course**

- Desktop computer/laptop (PC or Apple). Only tablets with the same functionality as a computer or laptop can be used.
- 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 and keyboard
- Headset with microphone or speakers and a microphone
- A strong, consistent internet connection to stream audio and video in both directions
- Ability to see the full screen and access a keyboard at the same time
- Use of microphone and camera for the duration of the course
- Preferred browsers – Google Chrome or Mozilla Firefox (Internet Explorer might work but may perform slowly)
- **PROHIBITED – Logging in from a phone**

***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.***

### **End-of-Course Exams**

Students will have the option to take a written end-of-course exam at Canopy Real Estate Institute, 1120 Pearl Park Way, Charlotte, NC 28204 or an online end-of-course exam proctored by Proctor Free. An end-of-course exam will not be administered to any student who does not successfully satisfy attendance and other course completion requirements.

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

#### **OPTION A: Proctored Online End-Of-Course Exams**

The proctored online exam will be given on the final day of the course and it will be a timed closed book exam with a minimum passing score of 75%. Exams taken online will provide the test taker with immediate pass/ fail results. Results are not final until a full audit of the online proctored exam is completed. Online exams will require students to have an active and live webcam and microphone during their exam period, and students are required to show a valid photo ID. Facial recognition technology will be utilized to confirm identity throughout the session. Students will be required to log into a secure website that limits computer functionality during the exam period. Online final exam takers must have access to a room unoccupied by anyone else during the exam period, and must remove all other electronic devices (phone, tablet, smart watch, etc.) from the room while taking the exam. 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, and the student being reported to the NC Real Estate Commission.

### **Option B: In-Person End-of-Course Examination**

The in-person exam will be a timed closed book exam with a minimum passing score of 75%. Students will schedule their written end-of-course exam with the Canopy Real Estate Institute staff. Students must arrive on time for the end-of-course exam. A student arriving late to the end-of-course exam will not be admitted and will be required to schedule his or her exam with the Canopy Real Estate Institute office. The rescheduled exam must be taken within 30 days from the last scheduled day of the student's course.

**Important: Students are not permitted to bring laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) into the testing site on the day of an exam. Any student who brings such a device into the testing site on the day of an exam will be required to remove it before the exam begins.**

No hats or caps are allowed during the end-of-course exam. Coats/sweaters/jackets must be either left on or off during the exam. No personal items can be left on the floor or in chairs.

### **Missed In-Person Exams**

Students are required to take their end-of-course exam on the scheduled end-of-course exam date. Exception to this policy will only be made for extreme circumstances. When extreme circumstances arise, a student must submit a written request with explanation prior to the exam date in order to reschedule the exam.

Canopy Real Estate Institute WILL allow a *Broker Prelicensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam one time within 30 days of the last scheduled day of the course at a time and date stated by the Education Provider. It is the student's responsibility to contact the Canopy Real Estate Institute office to schedule the exam.

### **Failed In-Person 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, all retakes must be within 30 days of the last scheduled day of the course at a time and date stated by the Education Provider. It is the student's responsibility to contact the Canopy Real Estate Institute office to schedule the retake exam.

Retake students arriving late for an in-person exam will not be admitted into the exam and will be required to reschedule.

A student failing to achieve a retake score sufficient to pass the course (75 percent) must retake the entire *Broker Prelicensing Course* prior to another exam opportunity.

### **Eligibility Requirements for Course Completion Certificate**

To successfully complete the *Broker Prelicensing Course* and receive a course completion certificate, 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%.

### **Attendance**

**Broker Prelicensing** students cannot miss more than eight (8) hours of scheduled classroom hours. Students **cannot miss** the first scheduled Broker Prelicensing class. Students missing the first scheduled Broker Prelicensing class will be required to reschedule for another Broker Prelicensing course. These requirements **apply for course repeats as well**. Instructors will call roll/take attendance for every course session. Instructors are responsible for monitoring attendance, including late arrivals, early departures or any scheduled break times. 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. Staff sends students email notices 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.**

If a student's connectivity fails repeatedly and they miss course time they will not get credit for that course time.

#### **Participation Requirements and Expectations for Synchronous/Live-Stream**

- If a student's connectivity fails repeatedly and they miss course time, they will not get credit for that course time. If connectivity issues continue, the instructor or monitor may request that the student discontinue the course online. Canopy will put the student's class on hold to complete at a later date when in-person classes resume.
- Students must meet the requirement to connect/check-in prior to start of the class session.
- **Students will not get credit for class time and class participation if they are driving a vehicle during class hours. No student should be driving a vehicle during class. Distracted drivers put themselves and others at risk. If you are driving you are also unable to fully participate in class. Participation includes: viewing the instructor presentation/PowerPoint, responding to instructor questions/prompts (in the chat room), and participating in class polls or breakout rooms.**
- Only one student is allowed on a computer at a time. You cannot share screens with other students. Only the student logged into Zoom will get credit for the class hour.
- Students must silence their phones and ensure they are taking the course in a quiet environment.
- 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 must reply to all prompts and quizzes during the session to receive credit.
- Students must remain connected to the room during breaks and lunch breaks.
- Students must close other programs/apps while class is in session.

***NC Gen. Statutes § 20-136.1 Location of television, computer, or video players, monitors, and screens. No person shall drive any motor vehicle upon a public street or highway or public vehicular area while viewing any television, computer, or video player which is located in the motor vehicle at any point forward of the back of the driver's seat, and which is visible to the driver while operating the motor vehicle.***

#### **Tuition**

Synchronous/Live-Stream Broker Prelicensing Tuition: \$429

The following fee structure is in place for students who retake the Broker Prelicensing Course.

- First retake – \$125 (if the student retakes within six months)
- Second retake – \$250 (if the student retakes within six months)
- Third retake – required to pay full tuition (\$395)

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 textbook for Prelicensing courses: **North Carolina Real Estate Principles & Practices, 8<sup>th</sup> Edition.**

- Registered Canopy Real Estate Institute Student/Canopy Realtor<sup>®</sup> Association/Canopy MLS member: \$50 + tax
- Regular: \$60 + tax

The textbook can be purchased in the Canopy Realtor® Association Realtor® Store. Students should purchase the textbook prior to the first class meeting. 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.

### **Auditing Information**

Students who successfully complete the Canopy Real Estate Institute Broker Prelicensing course may audit other Prelicensing classes for free until they pass the real estate license exam. *\*Note: Students auditing are only allowed to listen to the instructor. They are not permitted to take class time by asking questions.*

### **License Examination Performance Report**

During the July 2019 – March 2020 license year, Canopy Real Estate Institute had 73 students take the license examination for the first time within 30 days of the *Broker Prelicensing Course* completion date. 48 of those students passed, resulting in a 66% pass rate on the North Carolina license examination.

During the July 2019 – June 2020 license year, Canopy Real Estate Institute had 85 students take the license examination for the first time within 30 days of the *Broker Prelicensing Course* completion date. 53 of those students passed, resulting in a 62% pass rate on the North Carolina license examination.

### **Course Cancellation and Rescheduling**

Canopy Real Estate Institute reserves the right to cancel or reschedule courses that have not yet begun as needed. 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 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 and Transfers/Refunds**

A student may withdraw from a course by giving written notice to the Canopy Real Estate Institute 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 months**), or
- b) receive a refund less a \$50 administrative services fee.

A student may withdraw or transfer to another course with written notice. However, **he or she must withdraw or transfer according to the following:**

- Broker Day (9 a.m.-4 p.m.) – before the second day of class
- Half Day (9 a.m.-1:30 p.m.) – before the second day of class
- Evening (6:15-9:30 p.m.) – before the third evening of class
- Weekends (9 a.m.-3 p.m.) – 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. There are no refunds for “no shows” or withdrawals without written notice.

Written notice includes e-mailed, faxed, mailed or hand-delivered notice  
to the Canopy Real Estate Institute office staff.

### **Use of Technology in the Virtual/Live-Stream Classroom**

Canopy Real Estate Institute DOES allow the use of laptops, tablets, and similar devices in the virtual/live-stream classroom. The following guidelines will be strictly enforced to minimize distraction from the learning environment:



- Students may use electronic devices to access the virtual/live-stream classroom, online course materials, and enhance their learning, including taking notes or researching class topics, communicating in Zoom chat, and responding to instructor question or prompts.
- **Sending personal emails/texts, making phone calls, shopping online, visiting social networking sites, or playing games are considered to be disruptions and are not acceptable student conduct.** If the instructor or class 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 an email from staff. 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.
- Sound on electronic devices must be muted during class sessions unless unmuted to ask questions or participate in class discussion.
- **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 into an exam will be required to remove it 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, will receive a failing course grade, will not be eligible for any retake or makeup policies, and will be reported to the NC Real Estate Commission [per *Commission Rule 58H .0203(h)*].

## Broker Postlicensing Course (In-Person)

### Enrollment Requirements for Broker Postlicensing Courses

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

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 their digital or hard-copy pocket card and photo I.D. available on the first day of class.

North Carolina provisional brokers must complete the 90-hour 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 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.

### Purpose of the Postlicensing Program

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 program consists of three 30-hour courses prescribed by the NC Real Estate Commission that may be taken in any sequence. Be aware that a 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 Descriptions

#### Post 301 - Brokerage Relationships and Responsibilities

Topics addressed in this course include a review of agency relationships in real estate residential and commercial sales and commercial property management transactions, a real estate broker’s legal duties to clients and customers, a step-by-step review and discussion of the functions and responsibilities of a real estate broker when working with sellers and buyers, a review of issues associated with transactions in progress when a broker leaves a firm, and a review of license status and education issues.

#### Post 302 - Contracts and Closing

Topics addressed in this course include selected basic contract law concepts, real estate sales contract preparation, sales contract procedures, buyer’s due diligence, closing procedures, Real Estate Settlement Procedures Act, closing disclosure preparation, contracts for deed, options, and selected real estate license status and education issues.

#### Post 303 - NC Law, Rules, and Legal Concepts

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

## Course Materials

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

## End-of-Course Exams

The written end-of-course exam will be administered on the last scheduled day of the course in a classroom at Canopy Real Estate Institute, 1120 Pearl Park Way, Charlotte, NC 28204 when the course has been conducted at Canopy Real Estate Institute. If the course is conducted at other licensed locations, the written end-of-course exam will be administered on the last scheduled day of the course at the licensed location (Clarion Hotel, 19608 Liverpool Parkway, Cornelius, NC 28031-4050 or Charles Mack Citizen Center, 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.

**Important:** Students are not permitted to bring laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) into the testing site on the day of an exam. Any student who brings such a device into the testing site on the day of an exam will be required to remove it before the exam begins.

No hats or caps are allowed during the end-of-course exam. Coats/sweaters/jackets must be either left on or off during the exam. No personal items can be left on the floor or in chairs.

Students must arrive on time for the end-of-course exam. A student arriving late to the end-of-course exam will not be admitted and will be required to schedule his or her exam with the Canopy Real Estate Institute office. The rescheduled exam must be taken within 30 days from the last scheduled day of the student's course.

Students are not permitted to review the end-of-course exam or answer sheet per **Commission Rule 58H .0210(g)**.

## Missed Exams

Students are required to take their end-of-course exam on the scheduled end-of-course exam date. Exception to This policy will only be made for extreme circumstances. When extreme circumstances arise, a student must submit a written request with explanation prior to the exam date in order to reschedule the exam.

Canopy Real Estate Institute WILL allow a *Broker Postlicensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam one time within 30 days of the last scheduled day of the course at a time and date stated by the Education Provider. It is the student's responsibility to contact the Canopy Real Estate Institute office to schedule 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 all retakes must be within 30 days of the last scheduled day of the course at a time and date stated by the Education Provider.

Retake students arriving late will not be admitted into the exam and will be required to reschedule. A student failing to achieve a retake score sufficient to pass the course (75 percent) must retake the entire *Broker Postlicensing Course* prior to another exam opportunity.

## Eligibility Requirements for Course Completion Certificate

To successfully complete a *Broker Postlicensing Course* and receive a course completion certificate, 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%

## Attendance

**Broker Postlicensing** students must attend a minimum of 90 percent (27 hours) of all scheduled classroom hours. For each 30-hour Broker Postlicensing course, students cannot miss more than **three hours** of scheduled classroom hours (**Commission Rule 58H. 0210 (b)**). This requirement **applies for course repeats as well**. Instructors will call roll/take attendance for every course session. Instructors are responsible for monitoring attendance, including late arrivals and early departures. All hours missed are counted in total absences allowed. Students who do not satisfy attendance requirements will not be eligible to take the end-of-course exam. Staff sends students email notices 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

Broker Postlicensing Tuition: \$235 per 30-hour course (\$215 for Canopy Realtor® Association/Canopy MLS members)

Tuition for a repeated Postlicensing course is \$100. 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.

## Textbook

Each student is required to use the current hard-copy edition or the online version of **North Carolina Real Estate Manual**.

- Online version of the textbook is available at NCREC.gov for \$25 (Use of Technology form must be signed by the student)
- Advanced purchase: Canopy Realtor® Association/Canopy MLS member: \$50 + tax
- Regular: \$55 + tax
- Purchase in-class: \$60

The manual can be purchased in the Canopy Realtor® Association Realtor® Store. Students should purchase the manual prior to the first class meeting. Students must bring the manual 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.

## Course Cancellation and Rescheduling

Canopy Real Estate Institute reserves the right to cancel or reschedule courses as needed if they have not yet begun. Students enrolled in a rescheduled or cancelled course that has not yet begun will be given 24-hour notice at a minimum of the cancellation or new course schedule. Students will have the option to reschedule to another course or receive a full tuition refund.

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 and Transfers / Refunds

A student may withdraw from a course by giving written notice to the Canopy Real Estate Institute 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 months**), or
- b) receive a refund less a \$50 administrative services fee.

A student may withdraw or transfer to another course with written notice. However, **he or she must withdraw or transfer according to the following:**

- Broker Day (9 a.m.-4 p.m.) – before the second day of class
- Evening (6:15-10 p.m.) – before the second evening of class
- Weekends (8:30 a.m.-5 p.m.) – before the second weekend of class
- Lake Norman Broker (9 a.m.-4 p.m.) – before the second day 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. There are no refunds for “no shows” or withdrawals without written notice.

Written notice includes e-mailed, faxed, mailed or hand-delivered notice  
to the Canopy Real Estate Institute office staff.

## Use of Technology in the Classroom

Canopy Real Estate Institute is not responsible for lost or stolen electronic devices. Canopy Real Estate Institute and its other licensed locations (Clarion Hotel, 19608 Liverpool Parkway, Cornelius, NC 28031-4050 or Charles Mack Citizen Center, 215 North Main Street, Mooresville, NC 28115-2527) do 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 from the learning environment:

- Students are only permitted to use electronic devices to enhance their learning, including taking notes, researching class topics, or viewing the on-line version of the *NC Real Estate Manual 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 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 an email from staff. 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, at their discretion, may designate times during which students may and may not use their electronic devices during class sessions. If an instructor 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’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.
- Sound on electronic devices must be muted during class sessions.
- If the wireless internet access is disrupted during a course, Canopy Real Estate Institute will provide a printed copy of the *NC Real Estate Manual* to any student who had been using the online subscription. The loaned *NC Real Estate Manual* must be returned at the end of the session. A student who fails to return a loaned *NC Real Estate Manual* textbook will not be given a course completion certificate until the textbook is returned.

- **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, will receive a failing course grade, will not be eligible for any retake or makeup policies, and will be reported to the NC Real Estate Commission [per *Commission Rule 58H .0203(h)*].

## Broker Postlicensing Course (Synchronous/Live-Stream)

### Enrollment Requirements for Broker Postlicensing Courses

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

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 their digital or hard-copy pocket card and photo I.D. available on the first day of class.

North Carolina provisional brokers must complete the 90-hour 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 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.

### Purpose of the Postlicensing Program

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 program consists of three 30-hour courses prescribed by the NC Real Estate Commission that may be taken in any sequence. Be aware that a 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 Descriptions

#### Post 301 - Brokerage Relationships and Responsibilities

Topics addressed in this course include a review of agency relationships in real estate residential and commercial sales and commercial property management transactions, a real estate broker’s legal duties to clients and customers, a step-by-step review and discussion of the functions and responsibilities of a real estate broker when working with sellers and buyers, a review of issues associated with transactions in progress when a broker leaves a firm, and a review of license status and education issues.

#### Post 302 - Contracts and Closing

Topics addressed in this course include selected basic contract law concepts, real estate sales contract preparation, sales contract procedures, buyer’s due diligence, closing procedures, Real Estate Settlement Procedures Act, closing disclosure preparation, contracts for deed, options, and selected real estate license status and education issues.

#### Post 303 - NC Law, Rules, and Legal Concepts

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

## Course Materials

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

## Monitoring Synchronous/Live-Stream courses

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

Monitors communicate with students via Zoom chat, via email, or as needed using Zoom audio. Students are required to have their camera on at all times unless they are on break given by the instructor. If a student does not have their camera on during class instruction, the monitor will ask them to turn their camera back on. Cameras off during instruction time will result in missed class time. 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.

## Registration

To register for a synchronous/live-stream 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.

Enrolled students will receive additional information about their upcoming course through emails. At least seven (7) days prior to the course, the following information will be emailed to students:

- Zoom download link, Zoom support link, and Zoom link for the course
- Course dates/times and class check-in time (when they can enter Zoom classroom)
- Review of all technology requirements and prohibited equipment (cell phones)
- Textbook requirements and link to purchase online textbook or hard-copy textbook
- Course attendance and participation requirements
- Other course completion requirements
- PDFs or links to course materials and a copy of the Policy and Procedure Disclosure
- Options to pick up printed copies of course materials (pick-up dates and times)

## Technology Requirements for Synchronous/Live-Stream Course

- Desktop computer/laptop (PC or Apple). Only tablets with the same functionality as a computer or laptop can be used.
- 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 and keyboard
- Headset with microphone or speakers and a microphone
- A strong, consistent internet connection to stream audio and video in both directions
- Ability to see the full screen and access a keyboard at the same time
- Use of microphone and camera for the duration of the course
- Preferred browsers – Google Chrome or Mozilla Firefox (Internet Explorer might work but may perform slowly)
- **PROHIBITED – Logging in from a phone**

**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.**



## End-of-Course Exams

Students will have the option to take a written end-of-course exam at Canopy Real Estate Institute, 1120 Pearl Park Way, Charlotte, NC 28204 or an online end-of-course exam proctored by Proctor Free. An end-of-course exam will not be administered to any student who does not successfully satisfy attendance and other course completion requirements.

Students are not permitted to review the end-of-course exam or answer sheet per **Commission Rule 58H .0210(g)**.

### **OPTION A: Proctored Online End-Of-Course Exams**

The proctored online exam will be given on the final day of the course and will be a timed closed-book exam with a minimum passing score of 75%. Exams taken online will provide the test taker with immediate pass/fail results. Results are not final until a full audit of the online proctored exam is completed. Online exams will require students to have an active and live webcam and microphone during their exam period and students are required to show a valid photo ID. Facial recognition technology will be utilized to confirm identity throughout the session. Students will be required to log into a secure website that limits computer functionality during the exam period. Online final exam takers must have access to a room unoccupied by anyone else during the exam period, and must remove all other electronic devices (phone, tablet, smart watch, etc.) from the room while taking the exam. 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, and the student being reported to the NC Real Estate Commission.

### **Option B: In-Person End-of-Course Examination**

The in-person exam will be a timed closed book exam with a minimum passing score of 75%. Students will schedule their written end-of-course exam with the Canopy Real Estate Institute staff. Students must arrive on time for the end-of-course exam. Students who arrive late to the end-of-course exam will not be admitted and will be required to schedule their exam with the Canopy Real Estate Institute office. The rescheduled exam must be taken within 30 days from the last scheduled day of the student's course.

**Important: Students are not permitted to bring laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) into the testing site on the day of an exam. Any student who brings such a device into the testing site on the day of an exam will be required to remove it before the exam begins.**

No hats or caps are allowed during the end-of-course exam. Coats/sweaters/jackets must be either left on or off during the exam. No personal items can be left on the floor or in chairs.

### **Missed In-Person Exams**

Students are required to take their end-of-course exam on the scheduled end-of-course exam date. Exception to this policy will only be made for extreme circumstances. When extreme circumstances arise, a student must submit a written request with explanation prior to the exam date in order to reschedule the exam.

Canopy Real Estate Institute WILL allow a *Broker Postlicensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam one time within 30 days of the last scheduled day of the course at a time and date stated by the Education Provider. It is the student's responsibility to contact the Canopy Real Estate Institute office to schedule the exam.

### **Failed In-Person 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, all retakes must be within 30 days of the last scheduled day of the course at a time and date stated by the Education Provider. It is the student's responsibility to contact the Canopy Real Estate Institute office to schedule the retake exam.

Retake students arriving late for an in-person exam will not be admitted into the exam and will be required to reschedule.

A student failing to achieve a retake score sufficient to pass the course (75 percent) must retake the entire *Broker Postlicensing Course* prior to another exam opportunity.

### **Eligibility Requirements for Course Completion Certificate**

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

- d) meet the attendance requirements,
- e) timely submit completed in-class and take-home assignments, and
- f) pass the end-of-course exam with a minimum score of 75%

### **Attendance**

**Broker Postlicensing** students must attend a minimum of 90 percent (27 hours) of all scheduled classroom hours. For each 30-hour Broker Postlicensing course, students cannot miss more than **three hours** of scheduled classroom hours (**Commission Rule 58H. 0210 (b)**). This requirement **applies for course repeats as well**. Instructors will call roll/take attendance for every course session. Instructors are responsible for monitoring attendance, including late arrivals and early departures. All hours missed are counted in total absences allowed. Students who do not satisfy attendance requirements will not be eligible to take the end-of-course exam. Staff sends students email notices 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**

Broker Postlicensing Tuition: \$235 per 30-hour course (\$215 for Canopy Realtor® Association/Canopy MLS members)

Tuition for a repeated Postlicensing course is \$100. 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.

### **Textbook**

Each student is required to use the current hard-copy edition or the online version of **North Carolina Real Estate Manual**.

- Online version of the textbook available at NCREC.gov for \$25 (Use of Technology form must be signed by the student)
- Advanced purchase: Canopy Realtor® Association/Canopy MLS member: \$50 + tax
- Regular: \$55 + tax
- Purchase in-class: \$60

The manual can be purchased in the Canopy Realtor® Association Realtor® Store. Students should purchase the manual prior to the first class meeting. Students must bring the manual 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.

### **Course Cancellation and Rescheduling**

Canopy Real Estate Institute reserves the right to cancel or reschedule courses that have not yet begun as needed. 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 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 and Transfers / Refunds**

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

- c) transfer to another course with full tuition credit (**only twice within six months**), or
- d) receive a refund less a \$50 administrative services fee.

A student may withdraw or transfer to another course with written notice. However, **he or she must withdraw or transfer according to the following:**

- Broker Day (9 a.m.-4 p.m.) – before the second day of class
- Evening (6:15-10 p.m.) – before the second evening of class
- Weekends (8:30 a.m.-5 p.m.) – before the second weekend of class
- Lake Norman Broker (9 a.m.-4 p.m.) – before the second day 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. There are no refunds for “no shows” or withdrawals without written notice.

Written notice includes e-mailed, faxed, mailed or hand-delivered notice  
to the Canopy Real Estate Institute office staff.

### **Use of Technology in the Virtual/Live-Stream Classroom**

Canopy Real Estate Institute DOES allow the use of laptops, tablets, and similar devices in the virtual/live-stream classroom. The following guidelines will be strictly enforced to minimize distraction from the learning environment:

- Students may use electronic devices to access the virtual/live-stream classroom, online course materials and enhance their learning, including taking notes or researching class topics, communicating in Zoom chat, responding to instructor question or prompts
- **Sending personal emails/texts, making phone calls, shopping online, visiting social networking sites, or playing games are considered to be disruptions and are not acceptable student conduct.** If the instructor or class 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 an email from staff. 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.
- Sound on electronic devices must be muted during class sessions unless unmuted to ask questions or participate in class discussion.
- **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 into an exam will be required to remove it 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, will receive a failing course grade, will not be eligible for any retake or makeup policies, and will be reported to the NC Real Estate Commission [per *Commission Rule 58H .0203(h)*].

## 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 an Update course and four credit hours of elective courses.

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 School office or our website at [www.canopyrestitute.com](http://www.canopyrestitute.com).

### Courses:

2021-2022 General Update - 9922

2021-2022 Broker-in-Charge Update - 8822

### Electives (In-person code & Synchronous code:

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 (2016)- 3430 & 3764

Agency vs. Procuring Cause – 3581 & 3854

Appraisal Questions – 3142 & 3687

At Home with Diversity – 2345 & 3626

Between the Lines: Insight from the RE Bulletin – 3461 & 3780

Buyer Representation in RE (online/RECAMPUS) - 3292

Case Law & the Code – 3454 & 3775

Commercial Leases 101 – 2422 & 3632

Doing it Right: Ethics and the Law – 3337 & 3722

Due Diligence in Commercial RE – 3222 & 3699

Environmental Issues (online/RECAMPUS) - 2488

Ethics for Commercial Agents – 2466 & 3636

Everyday Ethics in Real Estate (online/RECAMPUS) - 3300

Foreclosures, Short Sales, REOs and Auctions (online/RECAMPUS) - 2983

For the Good of All: REALTOR® Ethics -2504 & 3639

Fundamentals of Commercial RE – 2702 & 3656

Gargoyles, Griffins, Maize, Oh My! – 3533 & 3824

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

Mel's RE Countdown – 3516 & 3813

Military Relocation Professional - 3241 & 3703

Mortgage Mechanics – 2677 & 3655

Navigating Residential Construction - 3466

New Home Technology - 3551

Playing the Hand You're Dealt – 3591 & 3863

Pricing Strategy Advisor – 3373 & 3741

Problems and Solutions w/Home Inspections – 2956 & 3669

Property Management & Managing Risk – 2390 & 3629  
Property Management & Managing Risk (online/RECAMPUS) – 3400  
Radon & Real Estate – 3905 & 3906  
Real Estate & Taxes: What Agents Should Know - 2325  
RE & Taxes: What Agents Should Know (online/RECAMPUS) - 3537  
Real Estate and the Movies – 3616 & 3878  
Real Estate Finance Today (online/RECAMPUS) - 3418  
Real Estate Investing: Build Wealth Representing Investors – 3449 & 3772  
REALTORS® Breaking Bad – 3460 & 3779  
Red Flags Property Inspection (online/RECAMPUS) - 3401  
See It Say It: Demystifying Ethics – 3462 & 3781  
Seller Representative Specialist – 2727 & 3657  
Senior Real Estate Specialists – 2367 & 3627  
Short Sales and Foreclosure Resource Certification –3888 & 3889  
Square Footage Secrets - 3437  
Staying on the Right Path – 3356 & 3733  
Tackling What Ifs – 3474 & 3789  
Technology Update – 3407 & 3755  
The Contract Maze – 2430 & 3633  
Unconventional – 3475 & 3790  
Understanding 1031 Tax-Free Exchanges - 2617  
Understanding Today's Investors – 3050 & 3679  
What Would Your Mama Say? – 3524 & 3819  
Working with Seniors – 3042 & 3678

### **Monitoring Synchronous/Live-Stream courses**

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

Monitors communicate with students via Zoom chat, via email, or as needed using Zoom audio. Students are required to have their camera on at all times unless they are on break given by the instructor. If a student does not have their camera on during class instruction, the monitor will ask them to turn their camera back on. Cameras off during instruction time will result in missed class time. 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.

### **Registration**

To register for a 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).

### **Technology Requirements for Synchronous/Live-Stream Course**

- Desktop computer/laptop (PC or Apple). Only tablets with the same functionality as a computer or laptop can be used.
- 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 and keyboard
- Headset with microphone or speakers and a microphone
- A strong, consistent internet connection to stream audio and video in both directions
- Ability to see the full screen and access a keyboard at the same time
- Use of microphone and camera for the duration of the course

- Preferred browsers – Google Chrome or Mozilla Firefox (Internet Explorer might work but may perform slowly)
- **PROHIBITED – Logging in from a phone**

**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 Materials**

Canopy Real Estate Institute will provide each student with a copy of course materials. Students are provided a hard-copy course manual for in-person classes. Once a student has registered for a live-stream course, they have access to download the course manual from the Canopy website.

### **Eligibility Requirements for Course Completion Certificate**

Per Commission Rule 58A .1705(a):

In order to receive credit for completing an approved continuing education course, a broker shall:

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

### **Tuition**

- In-person Residential four-hour courses: \$63 per course; \$48 for Canopy Realtor® Association/Canopy MLS members
- In-person Commercial four-hour courses: \$85 per course; \$65 for Canopy Realtor® Association/Canopy MLS members
- Live-stream Residential four-hour courses: \$67 per course; \$52 for Canopy Realtor® Association/Canopy MLS
- Live-stream Commercial four-hour courses: \$67 person course; \$52 for Canopy Realtor® Association/Canopy MLS

Note: National Association of Realtors® designation and certification course tuitions vary and are usually higher.

### **Registration and Check-in**

To register for a 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.

Continuing education class check-in will begin at least thirty minutes prior to the scheduled class time. All students are required to show a picture ID and their North Carolina real estate pocket card at-check in. Students will be denied access to the course if they cannot provide a picture ID and their pocket card or if they are attending for informational purposes only they will not be reported to the North Carolina Real Estate Commission.

### **Attendance**

- Students will not be admitted into a continuing education course if they arrive 20 minutes after the course begins. They will be given the option to reschedule to another course.
- Early departures from CE courses delivered in-person or by synchronous/live-stream are prohibited by Rule 58A .1705.
- Attendance will be closely monitored, including late arrivals and early departures from class and from all scheduled breaks, during in-person courses.

### **Course Cancellation or Rescheduling**

Canopy Real Estate Institute reserves the right to cancel or reschedule a continuing education course as needed. Students enrolled in a rescheduled or cancelled course will be given 24-hour notice at a minimum of the cancellation or new course schedule. Students will have the option to reschedule to another course or receive a full tuition refund.

**Refunds**

Canopy Real Estate Institute does not provide refunds for continuing education courses. If a student is no longer able to attend a course they are enrolled to attend, they can request to transfer to another continuing education course or put their registration on hold until June 10 of the current license year.





## 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.*

A handwritten signature in black ink that reads "Karyn Lindsey".

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**Karyn Lindsey**  
**Vice President of Education, Education Director**

### **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**