

**School Bulletin**

# Publication Date: November 1, 2014

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

**School Licensure/Approval:** Mingle is a state-approved provider of real estate Broker Prelicensing and Broker Postlicensing courses. Mingle is licensed by the North Carolina Real Estate Commission to conduct real estate Broker Prelicensing and Broker Postlicensing courses.

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

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

* to conduct the real-estate Broker Prelicensing course required to qualify for the license examination to become licensed as a real-estate “provisional” broker;
* to conduct Broker Postlicensing courses needed for a “provisional” broker to remove the “provisional” status of such license;
* to present courses of instruction that will provide students with the basic knowledge and skills necessary to act as real estate brokers;
* to prepare the student for the appropriate state licensing or certification examinations;

**Name of School Director: Karyn Lindsey**

**Names of Full-Time School Officials:**

 Courtney McLaughlin-Education Services Coordinator

 Deanna Smith-Education Assistant

 Traci Tesenair-Education Assistant

**Entrance 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 OR RELIGIOUS PREFERENCE, HANDICAPPING CONDITION OR FAMILIAL STATUS.**

Entrance Requirements for Broker Postlicensing Courses:

Possession of a **current** broker license (on “provisional status”) in North Carolina is a prerequisite for enrollment in the broker post-licensing courses. Prospective Broker Postlicensing course students must present evidence of meeting this prerequisite at the time of enrollment.

Exceptions are if a student is taking a postlicensing course to reinstate his/her license or pursuant to a disciplinary consent order. Mingle School requires written documentation (e-mailed, faxed or mailed) if a student is taking a Broker Postlicensing course for the purpose of qualifying for reinstatement of an expired, cancelled, revoked or surrendered license not on provisional status, or due to a disciplinary consent order issued by the North Carolina Real Estate Commission (NCREC).  The written documentation is required to be on file with Mingle prior to the postlicensing course final exam.

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

**Mingle School shall not knowingly enroll a student in a Broker Postlicensing course while the student is taking another Broker Postlicensing course at the same school or a different school if such enrollment would result in the individual being in class for more than 21 classroom hours in any given seven-day period. The student is subject to withdrawal or denial of Broker Postlicensing education credit by the Real Estate Commission if he/she enrolls concurrently in Broker Postlicensing classes at the same or a different school that result in a provisional broker participating in Broker Postlicensing course sessions for more than 21 classroom hours in any given seven-day period.**

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

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

**Tuition and Fees:**

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

**Textbooks:**

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

**Broker Prelicensing Tuition:**

* $379 (2014 classes)
* $389 (2015 classes)

**Broker Prelicensing Textbook Price:**

* Member/Registered Mingle Student: $40
* Non-member/Other: $45
* Mingle Student in-class purchase: $45

**Broker Postlicensing Course Tuition:**

* $210 per 30-hour course ($190 for Association/CarolinaMLS members)

**Broker Postlicensing Textbook Price:**

* Advanced purchase: member $54.13, non-member $59.54
* Purchase in-class: $60

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

**Miscellaneous Fee Information:**

* Repeat of course within six months – see details on page 6.

**Outstanding Checks/Fees and Auditing Information:**

* Course completion certificates and reporting to the North Carolina Real Estate Commission will be held in the event of insufficient funds for any outstanding checks/fees.
* Students who successfully complete the Mingle real estate Broker Prelicensing course may audit with other classes until they pass the real estate license exam. *\*Note: Students auditing are only allowed to listen to the instructor. They are not permitted to take class time asking questions.*

**Course cancellation and rescheduling:**

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

***NOTE: Written Notice is required for student withdrawals and transfers.***

***This notice must be given to the Mingle office staff.***

**Broker Prelicensing and Broker Postlicensing Withdrawal and Transfer Policy:**

**Broker Prelicensing:**

**Withdrawal/Transfer Policy prior to start of class:**

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

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

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

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

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

**30-Hour Broker Postlicensing :**

**Withdrawal/Transfer Policy prior to start of class:**

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

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

###### Broker Day (9 a.m.-4 p.m.) – before the second day of class

###### Evening (6:15 p.m.-10 p.m.) – before the second evening of class

###### Weekends (8:30 a.m.-5 p.m.) – before the second weekend of class

###### Lake Norman Broker (8:30 a.m.-5 p.m.) – before the second day of class

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

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

**APPROVED BROKER PRELICENSING COURSE DESCRIPTION**

# Real Estate Broker Prelicensing Course

The Real Estate Broker Prelicensing Course is an introductory level real estate principles and practices course with heavy emphasis on real estate brokerage law and practice. The primary objectives of this course are (1) to provide students with the basic knowledge and skills necessary to act as a licensed real estate broker in a manner that protects and serves the public interest and (2) to prepare students for the real estate license examination.

For 2014 the total number of hours for this course, including school examination, is 75 hours. For 2015 the total number of hours for this course, including school examination, is 79 hours: 75 hours of instruction and four hours for the final exam. Satisfactory completion of the real estate Broker Prelicensing course will qualify the student to take the real estate license examination.

**Course Topics:**

Basic Real Estate Concepts

Property Ownership and Interests

Property Taxation and Assessment

Transfer of Title to Real Property

Land Use Controls

Environmental Issues in Real Estate

Brokerage Relationships: Laws and Practice

Agency Contracts (Sales) and Related Practices

Basic Contract Law

Sales Contracts and Related Procedures

Real Estate Financing

Closing a Sale Transaction

Real Property Valuation (Appraisal)

Landlord and Tenant

Property Management

Fair Housing

Federal Income Taxation of Home Ownership/Sale

Basic House Construction

Basic Real Estate Investment

Real Estate License Law and Commission Rules

Agent Safety

Real Estate Mathematics

Review of License Application and Procedures

**APPROVED POSTLICENSING COURSE DESCRIPTIONS**

### Real Estate Broker Postlicensing Courses

The 90 classroom hour Broker Postlicensing education program consists of three 30-hour classroom hour courses prescribed by the Commission which can be taken in any sequence. A provisional broker must satisfactorily complete at least one of the 30-hour courses during each of the first three years following the date of his or her initial licensure as a broker in order to retain his or her eligibility to actively engage in real estate brokerage. Upon completion of all three courses by a provisional broker, the provisional status of the broker’s license will be terminated by the Commission.

Students must have a current broker license on provisional status in North Carolina in order to take these courses. There is a final exam with each 30-hour course. However, a student may enroll in the courses in order to qualify for a reinstatement of his/her license or pursuant to a disciplinary consent order issued by the Commission. In either instance, student should provide evidence of eligibility if the student does not possess a current pocket card for verification of eligibility.

Please note that if a provisional broker fails to complete all three postlicensing courses within three years following the date of his or her initial licensing, his or her license shall be placed on inactive status until he or she remedies the education deficiency and requests reactivation of his or her license.

#### Broker Relationships and Responsibilities Course – 30 hours

Agency Relationships and Duties – A Practical Review

Working with Sellers (Residential Sales)

Working with Buyers (Residential Sales)

Working as a Dual Agent

Other Topics

#### Contracts and Closing Course – 30 hours

Review of Selected Basic Contract Law Concepts

Real Estate Sales Contract Preparation

Sales Contract Procedures

Closing Preparations and Procedures

Real Estate Settlement Procedures Act (RESPA)

The Closing Statement

Other Topics (Alternate Conveyance Contracts; License Status and Education Issues)

**Selected Topics Course** – 30 hours

Introduction to Commercial Real Estate Brokerage

Landlord-Tenant Law & Residential Property Management

Land Use Controls and the Real Estate Agent

Loan Fraud

Brokerage Compensation Issues

Miscellaneous License Law and Rule Issues

License Law Case Studies

Fair Housing Case Studies

Legal Requirements for Establishing a Real Estate Brokerage Firm

Manufactured and Modular Homes

Issues Related to Short Sales

Local Issues

**Criteria for Broker Prelicensing and Broker Postlicensing**

**Completion Certification**

* **Attendance:**

**For 2014 Broker Prelicensing** students cannot miss more than 7.5 hours of scheduled classroom hours.  **For 2015 Broker Prelicensing** students cannot miss more than 8 hours of scheduled classroom hours. Students **cannot miss** the first scheduled broker pre-licensing class. Students missing the first scheduled pre-licensing class will be required to reschedule for another pre-licensing course. These requirements **apply for course repeats as well**. Instructors will call roll/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 course final exam.

**Broker Postlicensing** students must attend at a minimum **80 percent** of all scheduled classroom hours. For each 30-hour Broker Postlicensing course, students cannot miss more than six hours of scheduled classroom hours.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 course final exam.

**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.**

* **Course Exams (Broker Prelicensing):**

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

* **Course Exams (Broker Postlicensing):**

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

* **Students Missing Final Exam (Broker Prelicensing and Broker Postlicensing):**

Students are required to take their final exam on the scheduled exam date. Exception to this policy will only be made for extreme circumstances. When extreme circumstances arise, students must submit a written request with explanation to take their exam on a different date. If the student’s request is granted, he or she will be required to take his or her exam within **30 days** from the date of the last class of his or her course.

Students who do not show up for their final exam and have failed to notify the school or their instructor **prior to** the exam will automatically fail the exam.

* **Failed Exams/Exam & Course Repeats (Broker Prelicensing):** A student who makes 69 percent or below may NOT retake the exam, but must take the course over. A student who does not pass the course, but has a total score of 70 to 79 percent on the final exam, may retake the final exam one time within **30 days** of the end of the course. Students eligible to retake the final exam must schedule the exam with the Mingle office. Retake examinations are given Fridays at 9 a.m., unless the office is closed due to a holiday or inclement weather. A student failing to achieve a retake score sufficient to pass the course must retake the entire Broker Prelicensing course.
* **Broker Prelicensing Course Retake Policy:**

Effective January 1, 2007 the Mingle School of Real Estate implemented the following fee structure for students retaking the 75-hour Broker 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 ($379 for 2014 classes, $389 for 2015 classes)

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

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

**The same attendance policy applies to students retaking the Broker Prelicensing course. For 2014 Broker Prelicensing students cannot miss more than 7.5 hours of scheduled classroom hours. For 2015 Broker Prelicensing students cannot miss more than 8 hours of scheduled classroom hours.**

* **Failed Exams/Exam & Course Repeats (Broker Postlicensing):**

A student who does not pass the course may retake the final exam one time within **30 days** of the end of the course. Retake examinations are given Fridays at 9 a.m., unless the office is closed due to a holiday or inclement weather. A student failing to achieve a retake score sufficient to pass the course must retake the entire course within six months. Tuition for repeated course is $100. Eighty percent attendance is required for course repeats for Broker Postlicensing. Students eligible to retake the final exam must schedule the exam with the Mingle office.

**Miscellaneous Policies and Information**

**Electronic Devices (laptop computers, mobile phones, smart phones, tablets, Google Glass):**

Mingle School of Real Estate and our offsite Broker Postlicensing location have wireless Internet service; however, Mingle is not responsible for disruptions or problems with the wireless Internet service.

Broker Prelicensing students are not permitted to use electronic devices during class hours. Electronic devices must remain off and stored away during class and can only be turned on before class, during lunch breaks or after class. If a student is found using an electronic device during class instruction, he or she will get one warning. If the student is found using an electronic device a second time during class instruction, 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.

Broker Postlicensing students are only permitted to use electronic devices during class if they are using it for the required North Carolina Real Estate Manual CD-ROM or online subscription. The postlicensing student must advise the instructor on the first day of class that he or she will be using the CD-ROM or online subscription and will be required to sign the electronic device policy at the first class. Broker Postlicensing students using electronic devices must sit in a designated area. The designated area will provide access to surge protectors and will minimize distraction for students using the textbook for class.

The only information the Broker Postlicensing student can have open on the electronic device is the Real Estate Manual CD-ROM or the online subscription. If the student is found using the electronic device for other purposes during class hours, he or she will get one warning. If the student is found a second time using the electronic device for other purposes during class he or she will be dismissed without recourse. Students dismissed from class for violating this electronic device policy are not eligible for a refund.

If Mingle cannot provide electrical and/or internet access during class for reasons beyond its control, students using the CD-ROM or online subscription of the North Carolina Real Estate Manual will be provided a North Carolina Real Estate Manual textbook on loan during class hours. The loaned North Carolina Real Estate Manual textbook must be returned at the end of the class. Students who fail to return the loaned North Carolina Real Estate Manual textbook will not be given a course completion certificate until the textbook is returned.

**Electronic Devices:** Students are not permitted to bring electronic devices to class on the day of their mid-term evaluation and final exam. Students who have an electronic device in their possession on the day of their exam will be asked to leave the device with the instructor until they have completed their exam.

**Any use of an electronic device during a mid-term evaluation or a final exam will result in immediate failure and dismissal from the Mingle School.**

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

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

**Inclement Weather Policy:**  In the event of inclement weather national or local emergency,

students are asked to watch their local TV (Channel 10, 9 and 3) for announcements. If there are Charlotte Mecklenburg School closings, the Mingle School will also be closed.

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

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

**Guests and Minors:**  Mingle School of Real Estate does not allow guests or minors to attend classes or wait on school property while students are attending class.  Mingle is not responsible for the supervision, safety and/or security of any guests or minors while on school property.  Any student who attempts to bring guests or minors into a class or leave them on school property will be denied entrance into class, and the student will be responsible for seeing that the 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 school property while the student is attending class.

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

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

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

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

North Carolina Real Estate Commission

 Education Division

 P.O. Box 17100

 Raleigh, NC 27619-7100

 (919) 875-3700

**CONTINUING EDUCATION AND OTHER COURSES:**

Mingle School of Real Estate is approved by the North Carolina Real Estate Commission as a sponsor to offer real estate continuing education courses and is approved by the North Carolina Appraisal Board to offer appraisal continuing education courses. A complete course schedule is available through the school office.

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

### CERTIFICATE OF TRUTH AND ACCURACY

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

Karyn Lindsey

School Director

Mingle School of Real Estate

**Mingle School of Real Estate 1201 Greenwood Cliff Charlotte, NC 28204**

 **Charlotte Regional Realtor® Association Building**

**704-372-2984 1-800-754-1057 Fax: 704-332-1290**

[www.MingleSchool.com](http://www.MingleSchool.com)