



School Bulletin

Publication Date: July 1, 2020

Name of School: The Charlotte Regional Realtor® Association (Canopy Realtor® Association), Inc., dba Canopy Real Estate Institute.

School Licensure/Approval: Canopy Real Estate Institute 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. (Canopy Realtor® Association), 1120 Pearl Park Way, Charlotte, North Carolina 28204-2844.

Purpose of School: The primary purpose of Canopy Real Estate Institute is:

- to conduct the real estate Broker Prelicensing course required to qualify for the real estate 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; and
- to prepare the student for the appropriate state licensing or certification examinations.

Name of School Director: Karyn Lindsey

Names of Full-Time School 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, DREI
Cheryl Crawford, CDEI
C. Jon Hines, ABR®
Rashad Phillips
Dana Rhodes, DREI, CDEI
Sandy Williams, DREI, CDEI
Dolores (Laurie) Knudsen
Christopher Puckett, CDEI

Per **Commission Rule 58H .0205** the School must provide each Prelicensing and Postlicensing course student with a copy of this School Bulletin prior to payment of any non-refundable tuition or fee. The Bulletin, which is required and approved by the North Carolina Real Estate Commission, outlines School policies plus the rights and obligations

of the School and the student. A signed certification that a student received a copy of the Bulletin must be retained by the School.

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.**

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 if the first day of the Postlicensing course occurs while the individual is enrolled in a Prelicensing course.

Per **Commission Rule 58A.1904** 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 **30 classroom hours in any given seven-day period.**

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 within the previous two years, satisfy the continuing education requirements for license activation and file an activation form with the Commission.

Registration Requirements:

All students will be required to complete and execute a “Canopy Real Estate Institute Certification” indicating they received a copy of the School Bulletin prior to payment of tuition without the right to a full refund. The certification 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, and general school information are available upon request by phone, fax, mail or e-mail and are also available on the School’s website, www.canopyrestitute.com

Tuition and Fees:

Canopy Real Estate Institute 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. The course textbook is not included with tuition and must be purchased separately.**

Textbooks:

Approved textbooks are required for each course and can be purchased in the Canopy Realtor® Association Realtor® Store. Students should purchase the approved textbook prior to the first class meeting. Students must bring the approved textbook to each Broker Prelicensing 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.

Note: Each student is required to use the current hard-copy edition of the Broker Prelicensing textbook for Prelicensing courses (**Modern Real Estate Practice in North Carolina/10th Edition**).

Each student is required to use the current edition of the **North Carolina Real Estate Manual** or online subscription and the **North Carolina Real Estate License Law and Commission Rules booklet** for each Broker Postlicensing course.

Broker Prelicensing Tuition:

- \$395

Broker Prelicensing Textbook (Modern Real Estate Practices in N.C. 10th Edition) Price:

- Registered Canopy Real Estate Institute Student/Canopy Realtor® Association/Canopy MLS member: \$40 + tax
- Regular: \$50 + tax
- Canopy Real Estate Institute Student in-class purchase: \$45

Broker Postlicensing Course Tuition:

- \$215 per 30-hour course (\$195 for Canopy Realtor® Association/Canopy MLS members)

Broker Postlicensing Textbook (North Carolina Real Estate Manual) Price:

- 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

Miscellaneous Fee Information:

- Repeat of course within six months – see details on pages 10 and 12.

Outstanding Checks/Fees and Auditing Information:

- 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.
- 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.*

Students Taking Broker Prelicensing Course for North Carolina State Portion of the Exam

- Students licensed in another state who are taking the 75-hour Broker Prelicensing course for the purpose of preparing for the 40-question state-specific portion of the North Carolina License Exam will not receive a course completion certificate at the conclusion of the course. Students taking the course for this purpose must notify the Canopy Real Estate Institute office for specific guidelines and approval prior to the start of the Broker Prelicensing course. Tuition is \$395.

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 (see policy on page 13), students will have the option to reschedule to another course or receive a tuition refund less \$75 (a \$50 administrative service fee and \$25 materials charge).

NOTE: Written notice is required for student withdrawals and transfers. This notice must be given to the Canopy Real Estate Institute office staff.

Broker Prelicensing and Broker Postlicensing Withdrawal and Transfer Policy:

Broker Prelicensing:

Withdrawal/Transfer Policy prior to start of course:

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

Withdrawal/Transfer Policy once course has started: A student may withdraw or transfer to another course 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 (6:15-9:30 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 there is no refund or transfer allowed. There are no refunds for “no shows” or withdrawals without written notice.

Written notice includes e-mailed, faxed, mailed or hand-delivered notice.

30-Hour Broker Postlicensing:

Withdrawal/Transfer Policy prior to start of course:

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

Withdrawal/Transfer Policy once course has started: 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 there is no refund or transfer allowed. There are no refunds for “no shows” or withdrawals without written notice.

Written notice includes e-mailed, faxed, mailed or hand-delivered notice.

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 brokers in North Carolina in a manner that serves the public interest and (2) to prepare students for the North Carolina real estate license examination. The course includes **real estate math functions related to various areas of real estate practice.**

The total number of hours for this course, including school examination, is 78.5 hours: 75 hours of instruction and 3.5 hours for the end-of-course exam. After passing the Prelicensing course, a student must submit a license application to the N.C. 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*, which is available on the Commission's website at www.ncrec.gov.

Course Description:

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

North Carolina Real Estate Commission Rules and Trust Account Guidelines

The course includes real estate math functions related to various areas of real estate practice.

APPROVED POSTLICENSING COURSE DESCRIPTIONS

Real Estate Broker Postlicensing Courses

The primary objective of the 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 **Commission Rule 58A.1902** Provisional Brokers must complete “a postlicensing education program consisting of ninety (90) hours of classroom instruction in subjects determined by the Commission” within eighteen (18) months following initial licensure.

The 90-hour Broker Postlicensing education program consists of three 30-hour courses prescribed by the Commission that can be taken in any sequence. However, the Commission recommends following the course number sequence (301, 302 and 303), as course materials were developed with that sequence in mind. 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 Commission. There is an end-of-course exam with each 30-hour course.

Per **Commission Rule 58H.0209** A school shall not enroll an individual in a Postlicensing course if the first day of the Postlicensing course occurs while the individual is enrolled in a Prelicensing course.

Per **Commission Rule 58A.1904** A provisional broker is subject to withdrawal or denial of Postlicensing education credit by the Real Estate Commission if s/he enrolls concurrently in Postlicensing courses (at the same or different schools) that result in the provisional broker being in class more than 30 classroom hours in any given seven-day period.

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, the student should provide evidence of eligibility if he or she does not possess a current pocket card for verification of eligibility.

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.

Please note that if a provisional broker fails to complete all three Broker Postlicensing courses within eighteen (18) months 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.

Course Descriptions:

Broker Relationships and Responsibilities Course/301 (BRR) – 30 hours

Agency relationships and duties - a practical review
Working with residential and commercial sellers
Working with residential and commercial buyers
Working as a dual agent
Working as a property manager
Other topics (license status and education issues)

Contracts and Closing Course/302 (C&C) – 30 hours

Basic selected contract law concepts
Real estate sales contract preparation
Sales contract procedures
Closing preparations and procedures
Real Estate Settlement Procedures Act (RESPA) and TILA-RESPA Integrated Disclosure Rule (TRID)
The Settlement Statement

Other Topics (alternate conveyance contracts; license status and education issues)

NC Law, Rules, and Legal Concepts Course/303 (NCLR) – 30 hours

General North Carolina licensing requirements

Brokerage compensation issues

The disciplinary process

Specialized types of real estate

Property management

Miscellaneous NC laws and legal concepts

Criteria for Broker Prelicensing Completion Certification

Eligibility Requirements for Course Completion Certificate

To pass the Broker Prelicensing Course and receive a certificate of completion, a student must a) meet attendance requirements, b) submit completed in-class and take-home assignments in a timely fashion, c) take the midterm evaluation exam and d) pass the end-of-course exam with a minimum score of 75 percent.

▪ **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.

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):**

All students are required to take the midterm evaluation exam; however, the midterm evaluation exam grade is not part of the student's final course grade. The end-of-course exam is a comprehensive test covering all prescribed subject areas and all sessions. The end-of-course exam will be administered on the last scheduled day of the course. It constitutes 100 percent of student's final grade. Student must pass the course with a minimum score of **75 percent** on the end-of-course exam.

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

Students are not permitted to bring laptops, tablets, cell phones or similar electronic devices (other than a basic calculator) to the classroom on the day of an exam. 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 exams, and will be reported to the North Carolina Real Estate Commission per **Commission Rule 58H. 0210(h)**.

▪ **Students Missing or Tardy for End-of-Course Exam (Broker Prelicensing):**

Per **Commission Rule 58H. 0210 (f)** a school may, **within 30 days of the course ending date**, allow a Prelicensing course student opportunities to make up a missed end-of-course exam or to retake a failed end-of-course exam without repeating the course.

Students are required to take their end-of-course exam on the scheduled 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. If the student's request is granted, he or she will be required to take his or her exam **within 30 days from the last scheduled day of his or her course**.

Students who do not show up for their end-of-course exam (no-shows) and have failed to notify the school or their instructor **in writing prior to** the exam will automatically fail the exam and receive a score of 0 percent. A student who no-shows for the end-of-course exam will have an opportunity to take a retest exam within 30 days

from the last scheduled day of his or her course; however, it is the student's responsibility to contact the Canopy Real Estate Institute office to schedule the exam.

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.

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.

- **Failed Exam(s) and Course Repeats (Broker Prelicensing):** A student who does not pass the course may retake the end-of-course exam one time within **30 days** from the last scheduled day of the course. Students must schedule the exam with the Canopy Real Estate Institute office staff. Retake examinations are given Fridays at 9 a.m. unless the office is closed due to a holiday or inclement weather.

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.

Per **Commission Rule 58H. 0210 (f)** a school may, **within 30 days of the course ending date**, allow a Prelicensing course student opportunities to make-up a missed end-of-course exam or to retake a failed end-of-course exam without repeating the course.

- **Broker Prelicensing Course Retake Policy:**

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.

Per **Commission Rule 58H .0210(f)** a Prelicensing course student who does not pass the end-of-course exam within 30 days of the last scheduled day of the course must retake the entire course to be entitled to take the end-of-course exam again. All requirements that applied to the original course, including attendance requirements, will apply to a retake of the course.

Criteria for Broker Postlicensing Completion Certification

Eligibility Requirements for Course Completion Certificate

To pass the Broker Postlicensing Course and receive a certificate of completion, a student must a) meet attendance requirements, b) submit completed in-class and take-home assignments in a timely fashion, and c) pass the end-of-course exam with a minimum score of 75 percent.

▪ 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.

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 Postlicensing):

There is an end-of-course exam given with each 30-hour Broker Postlicensing course. The end-of-course exam will be administered on the last scheduled day of the course. Each exam must be passed with a minimum score of **75 percent** and students must satisfactorily complete all required class/homework assignments to successfully complete the course.

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

Students are not permitted to bring laptops, tablets, cell phones or similar electronic devices (other than a basic calculator) to the classroom on the day of an exam. 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 per **Commission Rule 58H. 0210 (h)**.

▪ Students Missing or Tardy for End-of-Course Exam (Broker Postlicensing):

Per **Commission Rule 58H. 0210 (f)** a school may, within 30 days of the course ending date, allow a Postlicensing course student opportunities to make up a missed end-of-course exam or to retake a failed end-of-course exam without repeating the course.

Students are required to take their end-of-course exam on the scheduled 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. If the student's request is granted, he or she will be required to take his or her exam within 30 days from the last scheduled day of his or her course.

Students who do not show up for their end-of-course exam (no-shows) and have failed to notify the school or their instructor **in writing prior to** the exam will automatically fail the exam and receive a score of 0 percent. A student who no-shows for the end-of-course exam will have an opportunity to take a retest exam within 30 days from the last scheduled day of his or her course; however, it is the student's responsibility to contact the Canopy Real Estate Institute office to schedule the exam.

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.

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.

▪ **Failed Exam(s) and Course Repeats (Broker Postlicensing):**

Per **Commission Rule 58H. 0210 (f)** a school may, **within 30 days of the course ending date**, allow a Postlicensing course student opportunities to make-up a missed end-of-course exam or to retake a failed end-of-course exam without repeating the course.

A student who does not pass the course may retake the end-of-course exam one time within **30 days** from the last scheduled day of the course. Retake examinations are given Fridays at 9 a.m. unless the office is closed due to a holiday or inclement weather. Students eligible to retake the end-of-course exam must schedule the exam in advance with the Canopy Real Estate Institute office staff.

A student failing to achieve a score on the retake exam sufficient to pass the course (75 percent) must retake the course. All requirements that applied to the original course, including attendance requirements, will apply to a retake of the course. Tuition for a repeated Postlicensing course is \$100.

Use of Technology in the Classroom

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

Canopy Real Estate Institute is not responsible for lost or stolen electronic devices.

Canopy Real Estate Institute and our offsite Broker Postlicensing locations have wireless Internet service; however, Canopy Real Estate Institute 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 unless during instructor-approved classroom activities. 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 verbal warning. If the student is found using an electronic device a second time during class instruction, 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, 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 to access the required North Carolina Real Estate Manual online subscription or for instructor-approved classroom activities. The Postlicensing student must advise the instructor on the first day of class that he or she will be using the online subscription and will be required to sign the Canopy Real Estate Institute Electronic Device Policy Agreement 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. Electronic devices must be muted during class sessions.

The only information the Broker Postlicensing student can have open on the electronic device is the Real Estate Manual 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.

Broker Postlicensing students using a textbook for the course are not permitted to use electronic devices during class hours unless during instructor-approved classroom activities. Electronic devices must remain off and stored away during class and can only be turned on before class, during breaks and after class. If a student is found using an electronic device during class instruction, he or she will get one verbal warning. If the student is found using an electronic device a second time during class instruction, 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, 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.

If Canopy Real Estate Institute cannot provide electrical and/or Internet access during class for reasons beyond its control, students using the 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 textbook must be returned at the end of the class. Students who fail to return the loaned textbook will not be given a course completion certificate until the textbook is returned.

Electronic Devices and Exams:

Students are not permitted to bring laptops, tablets, cell phones or similar electronic devices (other than a basic calculator) to the classroom on the day of an exam. 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.

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 that 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.

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.

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.

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). 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, Independence Day, Labor Day, Columbus Day, Thanksgiving Day and the Friday after, and Christmas Eve/Day.

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 web site, 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 (CRRA) 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

Guests and Minors: Canopy Real Estate Institute does not allow guests or minors to attend classes or wait on School 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 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: 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. No exceptions!

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 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.

Media Policy: When enrolled in courses at 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 and/or recordings.

Complaints: Any complaint concerning Canopy Real Estate Institute Broker Prelicensing or Broker Postlicensing courses should be directed to:

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

CONTINUING EDUCATION AND OTHER COURSES:

Canopy Real Estate Institute 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 Canopy Real Estate Institute will abide by the policies herein.

*Karyn Lindsey
School Director
Canopy Real Estate Institute*

Canopy Real Estate Institute 1120 Pearl Park Way Suite 200 Charlotte, NC 28204-2844
Canopy Building
704-372-2984 Fax: 704-332-1290

www.canopyrestitute.com

CANOPY REAL ESTATE INSTITUTE CERTIFICATION

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

(704) 372-2984 (704) 332-1290 fax
E-mail: canopyrestitute@carolinahome.com

This agreement between the Canopy Real Estate Institute (hereinafter "SCHOOL") and _____ (hereinafter "STUDENT"), is entered into this _____ day of _____, 20____, and constitutes the complete agreement of the parties.

1. SCHOOL agrees to provide STUDENT the course(s) indicated below in accordance with the requirements prescribed by the North Carolina Real Estate Commission.

_____ Broker Prelicensing Course – PRELICENSE (75 classroom hours plus 3.5-hour examination)

Broker Postlicensing Course (30 classroom hours each):

_____ Broker Relationships and Responsibilities – BRR

_____ Contracts and Closing – C&C

_____ NC Law, Rules and Legal Concepts - NCLR

2. Course schedule(s) is/are as follows:

Course	Start Date	End Date	Class Days/Times
PRELICENSE	_____	_____	_____
BRR	_____	_____	_____
C&C	_____	_____	_____
NCLR	_____	_____	_____

Per **Commission Rule 58H. 0209** Canopy Real Estate Institute shall not knowingly enroll a student in a Broker Postlicensing course while the individual is enrolled in a Prelicensing course or when that individual has not passed the license examination.

Per **Commission Rule 58H. 209** 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 **30 classroom hours** in **any given seven-day period**.

3. STUDENT agrees to pay tuition for the course(s) indicated above in the total amount of \$_____, such tuition to be paid in full prior to start of course via cash, check or credit card (Visa, MasterCard, Discover or American Express).

Real estate course tuition fees: Broker Prelicensing Course: \$395; 30-Hour Broker Postlicensing Courses: \$215/each (Canopy Realtor® Association/Canopy MLS Member: \$195/each).

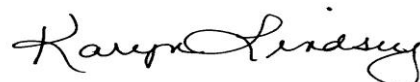
4. School reserves the right to postpone the start of a scheduled course for up to one week. Should a course be postponed for a longer period, should class days/times be changed, or should a course be cancelled by SCHOOL, STUDENT shall be entitled to a full refund of all tuition paid for the course in question. Should the dates for a postponed course conflict with the dates specified in this contract for a subsequent course for which STUDENT has also registered, STUDENT shall be entitled to a full refund of all tuition paid for the subsequent course.

5. SCHOOL and STUDENT mutually agree to abide by the SCHOOL policies described in SCHOOL's Bulletin, a copy of which has been provided to STUDENT.

Special Provisions (if any): _____

6. STUDENT agrees to the Media Policy as described in the SCHOOL's Bulletin. Initial Here _____

7. By their signatures on this contract, the official signing for SCHOOL certifies delivery of a copy of SCHOOL's Bulletin to STUDENT AND STUDENT acknowledges receipt of such Bulletin.



7/2020

Student Signature (Student Copy)

Canopy Real Estate Institute

CANOPY REAL ESTATE INSTITUTE CERTIFICATION

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

(704) 372-2984 (704) 332-1290 fax
E-mail: canopyrestitute@carolinahome.com

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Student Signature (School Copy)

Canopy Real Estate Institute 8/2020