

DISTANCE LEARNING INSTITUTE TRAINING

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CATALOG

ONCOURSE LEARNING/COMPUTAUGHT ONLINE PROGRAM

PRINCIPLES AND PRACTICES OF REAL ESTATE-ONLINE, 60 CLOCK HOURS PROGRAM

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Mission:

Distance Learning Institute Training (DLIT) mission is to prepare students to sit for the Maryland Real Estate Commission Principles and Practices of Real Estate Salesperson licensing exam.

Ownership:

Niamanga Inc is registered and incorporated in Maryland and doing business under registered trade name of Distance Learning Institute Training. The owners are Winnie Gathitu (Chief Officer and Director) and David Githae (President).

Staff:

David Githae is the President (50% ownership) and Winnie Gathitu is the School Director (50% ownership). Brenda Kasuva is the instructor and is subject matter expert in the Principles and Practices of Real Estate-Online, 60 clock hours program.

Facility:

Distance Learning Institute Training corporate office is located at 10410 Kensington Parkway, Suite 223, Kensington, MD. This online program is delivered through a Learning Management System that can be accessed using common internet browsers. High speed is recommended but not required. Therefore, there is no need for a classroom environment for attending scheduled classes since all material is presented online.

School Hours of Operation/ Calendar:

Distance Learning Institute Training offers Principles and Practices of Real Estate-Online, 60 clock hours as an online program. Students have access to the program at any time-24 hours a day- and may work at their own pace.

Students do not have the calendar constraints common to in-class programs such as program start/end dates and beginning/end dates for terms. However, they have 90 days from the date of purchase to complete the program and pass a proctored exam. Exams can be scheduled with the School Director after all lessons have been completed.

The School will observe the following holidays: New Year's Day, Martin Luther King Jr. Day, Presidents Day, Memorial Day, Fourth of July, Labor Day, Veterans Day, Thanksgiving Day, day after Thanksgiving, Christmas Eve, and Christmas Day. Distance learning programs are not typically affected by inclement weather.

Technical Support Hours and Availability

Students can contact Tech Support at 800-743-8703 or email them at techsupport@mycoursepage.com Their hours of operations are Monday through Thursday: 9:00 AM EST to 9:00 PM EST, Friday: 9:00 AM EST – 6:00 PM EST, Saturday: 12:00 PM – 4:00 PM EST (on call), and Sunday: 2:00 PM – 8:00 PM EST. Email support is available during normal business hours. Emails received after normal business hours will be answered the following business day. Before you call, please be prepared to explain your problem in detail and have access to your computer. In order to effectively troubleshoot your issue, our technicians begin the call by asking you a series of questions regarding your operating environment. We will need to know what type of computer you are using, the operating system you are using, the version number of any associated software. Your calls may be documented or monitored to help us maintain quality of service standards

Student Enrollment/Entrance Requirements:

Enrollment Requirements

1. Complete the [enrollment agreement form](#), provide a copy of high school diploma, G.E.D, or high school equivalency, college transcripts from a 2 year or 4-year degree program, or college diploma.
2. Provide a copy of a birth certificate or a valid driver's license/state identification card to show proof that they are 18 years of age or older.
3. Complete the Program Demo -posted on the DLIT website which gives an overview of the program.
4. Complete a free Online Readiness Questionnaire posted on DLIT website. Send a copy of your result print-out with your enrollment form. This test assesses whether you can read and comprehend instructions presented in an online format.
5. Upon receipt of the signed enrollment form, the school will send you a link to register and pay for the program. Students may access the enrollment form at any time by going to www.dlittraining.com. They may also receive a copy by emailing DLIT at ENROLLMENT@DLITRAINING.COM.

Entrance Requirements

Please note a criminal conviction MAY affect your ability to be licensed through the MD Real Estate Commission. It is advisable to contact the Real Estate Commission for information specific to becoming a real estate agent (Occupational Code 41-022 – Real Estate Agents). In addition -all students must meet/complete the enrollment requirements mentioned above and have a computer/Internet that meets Technical requirements below.

Technical/Hardware Requirements for this Program: This online program requires the following:

Minimum System Requirements

Desktop PC or Mac, Laptop, most tablets-although we highly recommend you use a desktop or laptop to access the program.
Most browsers-Google Chrome, Safari, Explorer (This program does not support Beta versions of Internet Explorer)
High speed internet (Recommended but not required)
Printer (for program documentation and Student Affidavit)
Web camera

Downloads

The following are free downloads required in order to use the showcase player.

Adobe Acrobat Reader 5.0 or greater
Flash Player plug-in

Distance Learning Institute Training uses adequate provisions and safeguards to ensure the security of integrity of student online testing and evaluation and provides for the reliability, privacy, safety, and security of student information and financial transactions by always using secured servers.

Attendance Policy and Requirements to Graduate:

The Maryland Real Estate Commission requires the successful completion of 60 instructional hours to be eligible for taking the state real estate exam. Students must complete 60 hours out of which 57 hours will be in online content and 3 hours will be a proctored final exam. In order to receive a completion certificate, you must complete all lessons and pass the proctored final exam within 90 days. This includes if you are taking a retake exam.

The program requires active participation in each lesson, and you must answer lesson questions correctly twice (100%) in order to proceed to the next lesson. There is no "make-up" work policy because all program work must be completed before taking the final exam. You must pass the exam with a grade of at least 75% in order to receive credit for the program. All exams must be completed within the 90-day window.

To schedule your proctored final exam, you must contact the School Director by phone at 301 615 0906 or by email at enrollment@dlittraining.com. Exams will be proctored remotely. The School Director or administrator will give you a

date and time to take the exam. Please note your web camera must be working, you have a room free of noise and disruptions, and you have your ID ready to show us your identity. We have two ways to proctor your exam. One involves our office proctoring the exam or PSI exam proctoring the exam. We will let you know in advance which method we will use. There is no additional cost to you to take your program final exam.

Exam Proctored by School Administrator: You will need to login to your account (same one you login to take your program) at least 15 minutes before your exam is about to begin. You will need to have blank papers and calculator. No phones are allowed in the exam area. We will send you a code to release your exam. You will have 3 hours to take the exam. Once you hit submit on the screen-you will see your results immediately. We will also see your results from the admin screen. If you pass-we will send your certificate to your email and send your information to PSI. If you do not pass-you can request a retake if you are within your 90-day window. If you do not pass-you will need to re-take the entire program.

Exam Proctored by PSI: We may sometimes use PSI to proctor your exam. We will let you know in advance what method will be used. Either methods require you to have a Web Camera. The following are steps for exams proctored by PSI.

1. Create an account at <https://www.examslocal.com/>.
2. Schedule your exam time by selecting the program name that corresponds with your school name.
3. Before your appointment, check your system's technical requirements at <https://www.examslocal.com/ScheduleExam/Home/CompatibilityCheck>.
4. When you sit down at your appointment time, make sure you have your ID, calculator, blank paper, and writing utensils.
5. No earlier than 15 minutes prior to your appointment time, go to <https://www.examslocal.com/>.
6. Log in to your account.
7. Click "My Exams" and select the exam you wish to start.
8. Click the "Launch Exam" button.
9. A small program file will download to your computer. Click the file to open it and select "Run" to install the program. If any pop-ups ask if you approve, click Yes or Okay.
10. A live proctor will connect with you via a chat box. You'll read the rules and sign off on them.
11. The proctor will check to make sure your webcam and microphone are working properly, and that screen sharing has been activated. You will be asked to share your screen for all connected equipment.
12. The proctor will ask you to slowly move the webcam around the room to verify that you are alone and that your desk is clear of restricted items.
13. The proctor will ask you to show your photo ID. Hold it up to the webcam to verify your identity.
14. The proctor will ask you to show your blank pieces of scratch paper. Hold them up to the webcam to verify that each page is blank.
15. When prompted, you will log in to your program and start the final exam.
16. The proctor will enter a code to launch the exam.
17. You will take your exam in the proctor's presence.
18. When you finish the exam, click Submit. You will see your results immediately.
19. Review your exam results.

20. When you pass, you will be prompted to complete a survey and affidavit. You have completed your program and the proctor will end the session with you. We will issue you a Certificate of Completion by email.
21. If you do not pass on the first attempt, you will have another chance. The proctor will end the session, and you may set up a new appointment time.
22. If you do not pass a second time, you will need to re-enroll in the program and complete all the materials again.

Also, if you do not complete the program with 100% attendance (completing each lesson) within the 90 days, you will not receive credit for this program. However, you will have one opportunity to purchase a retake of the program for a fee of \$117. If you do purchase a retake, you will be required to start the program over and a new 90-day window commences.

Distance Learning Institute Training will maintain your school records including your exam scores for as long as the school exists. Transcripts may be obtained by the student upon request. The Principles and Practices of Real Estate-Online, 60 clock hours program does not have a leave of absence policy or probationary period.

Overview of our Program: Principles and Practices of Real Estate-Online, 60 clock hours

Principles and Practices of Real Estate-Online, 60 clock hours program is an online program. The student to instructor ratio can vary depending on the number of students enrolled and actively working in the program. Students may access their program at any time on any computer that meets the system requirements. Students work at their own convenience and pace, so each student has a different individualized learning experience. As there is only one approved instructor and the required ratio is 20:1, we can only allow 20 students to actively take the program at one time. If we reach that limit, the program will automatically become unavailable for purchase.

Program Cost:

To register for Principles and Practices of Real Estate-Online, 60 clock hours program- you will be required to pay \$234.99. Payment is made through the Learning Management System portal. Students can use Visa, Mastercard, or American Express to pay for the program. No partial payments.

There are additional fees paid to PSI to sit for the licensing exam (currently \$61.00) and to the State of Maryland to get a Salesperson license (currently \$110).

Program Objective:

The Principles and Practices of Real Estate-Online, 60 clock hours program objective is to satisfy the minimum education requirement for a student to be eligible to take the Maryland Real Estate Salesperson examination.

Program Outline:

Principles and Practices of Real Estate-Online, 60 clock hours program covers all required topics that help students prepare for the state exam. Contracts, property ownership, and pricing property are covered. You will also review net to sellers, agency, land use, and many other important topics. Also included are the required Maryland License Law and Rules and ADA and Fair Housing.

As this is a distance learning education program, there are no hours designated for lecture/theory, lab, or practice. All 60 hours of this program are designated for distance education instruction of each subject listed below. There are no hours of instruction taught by resident training. The learning objectives are listed and described below for each program lesson. Additionally, students set their own schedule by working at their own pace and convenience within the 90 days allowed after purchase.

Principles and Practices of Real Estate-Online, 60 clock hours Program

Objectives and Clock Hours

TIME	CONTENT OUTLINE	LEARNING OBJECTIVES – After this segment, the student will be able to:
CONTRACTS		3 hours
30 mins.	Contracts 1	<ul style="list-style-type: none"> ➤ define contract ➤ distinguish between expressed and implied contracts ➤ distinguish between valid, void, and voidable contracts ➤ distinguish between bilateral and unilateral contracts ➤ distinguish between executed and executory contracts
45 mins.	Contracts 2	<ul style="list-style-type: none"> ➤ list and explain the four requirements for a valid contract
45 mins.	Contracts 3	<ul style="list-style-type: none"> ➤ describe the methods by which contracts can be discharged ➤ identify the provisions of the Statute of Frauds and how they affect contracts
60 mins.	Contracts 4	<ul style="list-style-type: none"> ➤ define option contract ➤ list the major characteristics of four types of contracts used in real estate: <ul style="list-style-type: none"> • contract of sale • back-up contract • binder • installment contract
PROPERTY OWNERSHIP		7 hours
60 mins.	Property Ownership 1	<ul style="list-style-type: none"> ➤ define property and real property ➤ distinguish between real property and personal property ➤ identify examples of real and personal property ➤ identify the two historical types of property ownership and describe their characteristics ➤ identify the two types of estates in land ➤ describe the government's rights in real property

TIME	CONTENT OUTLINE	LEARNING OBJECTIVES – After this segment, the student will be able to:
60 mins.	Property Ownership 2	<ul style="list-style-type: none"> ➤ explain what fixtures and trade fixtures are ➤ describe how real and personal property are transferred ➤ demonstrate how plants, trees, and crops are classified as property ➤ define appurtenance ➤ describe what water rights are associated with land ownership ➤ define chattel
60 mins.	Property Ownership 3	<ul style="list-style-type: none"> ➤ identify the different types of freehold estates and describe their characteristics: <ul style="list-style-type: none"> • fee estates <ul style="list-style-type: none"> ○ fee simple ○ qualified fee • life estates <ul style="list-style-type: none"> ○ voluntary ○ statutory ➤ recognize examples of these different types of freehold estates
60 mins.	Property Ownership 4	<ul style="list-style-type: none"> ➤ identify the different types of estates less than freehold and describe their characteristics: <ul style="list-style-type: none"> • estate for years • periodic estate • estate at will • tenancy at sufferance
60 mins.	Property Ownership 5	<ul style="list-style-type: none"> ➤ distinguish between an estate in severalty and a concurrent estate ➤ name the different types of concurrent estates and describe their characteristics ➤ recognize examples of different types of concurrent estates
60 mins.	Property Ownership 6	<ul style="list-style-type: none"> ➤ define easement ➤ identify the three types of easements and describe their characteristics ➤ define a license to use property and explain how it differs from an easement
60 mins.	Property Ownership 7	<ul style="list-style-type: none"> ➤ list and describe five ways easements can be created ➤ list and describe five ways easements can be terminated ➤ define encroachment and describe its characteristics

TIME	CONTENT OUTLINE	LEARNING OBJECTIVES – After this segment, the student will be able to:
LIENS & COMMUNITY OWNERSHIP		2 hours
60 mins.	Liens	<ul style="list-style-type: none"> ➤ define lien ➤ categorize different types of liens ➤ list the specific types of liens within each category ➤ explain how the priority of a lien is determined
60 mins.	Community Ownership	<ul style="list-style-type: none"> ➤ define and describe the major features of: <ul style="list-style-type: none"> • a condominium • a cooperative • a planned unit development • a timeshare
PROPERTY DESCRIPTION & TITLE		4 hours
60 mins.	Property Description	<ul style="list-style-type: none"> ➤ list the three legal methods and one informal method of describing property ➤ describe the major elements of each approach to property description
45 mins.	Titles	<ul style="list-style-type: none"> ➤ define title to real property and other related terms ➤ explain the purpose and use of public recording of deeds ➤ define constructive notice and actual notice ➤ describe the Torrens Land Titles System and explain how it is used ➤ define title insurance and explain how it is used
75 mins.	Title Transfer 1	<ul style="list-style-type: none"> ➤ describe how title to real property can be transferred by deed
60 mins.	Title Transfer 2	<ul style="list-style-type: none"> ➤ explain the transfer of title by: <ul style="list-style-type: none"> • inheritance • adverse possession • acts of nature
LEASING, LAND USE, & TAXATION		3.5 hours
30 mins.	Leasing & Property Management 1	<ul style="list-style-type: none"> ➤ define lease ➤ recognize several different types of leases ➤ distinguish between contract rent and economic rent ➤ list and explain the essential elements of a valid lease

TIME	CONTENT OUTLINE	LEARNING OBJECTIVES – After this segment, the student will be able to:
30 mins.	Leasing & Property Management 2	<ul style="list-style-type: none"> ➤ identify the conditions under which a lease may be terminated ➤ describe the process involved in assigning a lease and subletting ➤ explain what happens if a lease contract is breached
15 mins.	Leasing & Property Management 3	<ul style="list-style-type: none"> ➤ identify the sources of training available to property managers ➤ list and describe some of the issues involved when a salesperson acts as a property manager ➤ list the items that should be included in a property management contract
15 mins.	Leasing & Property Management 4	<ul style="list-style-type: none"> ➤ describe the two goals of property management ➤ list and describe the responsibilities of property management <ul style="list-style-type: none"> • marketing • tenant selection and tenant services • property maintenance • establishing and terminating rental agreements • financial record keeping
30 mins.	Land Use	<ul style="list-style-type: none"> ➤ describe the purpose of land use controls ➤ explain the role of zoning ordinances in land use control ➤ distinguish between a non-conforming use and a variance ➤ describe how private restrictions are used in land use control
30 mins.	Property Taxes	<ul style="list-style-type: none"> ➤ list and describe the two major types of real property taxes ➤ explain how ad valorem taxes are assessed and computed ➤ describe the purpose and method of collecting special assessment taxes ➤ identify real property that is exempt from taxation
60 mins.	Federal Income Taxes	<ul style="list-style-type: none"> ➤ list the expenses related to real property that can be deducted from income for tax purposes ➤ describe the conditions under which income tax is charged on the sale of real property

TIME	CONTENT OUTLINE	LEARNING OBJECTIVES – After this segment, the student will be able to:
MARYLAND LICENSE LAW & RULES		5 hours
20 mins.	Maryland License Law 1	<ul style="list-style-type: none"> ➤ describe the purpose of the Maryland license law ➤ explain the makeup of the Maryland Real Estate Commission and how it functions ➤ state the basic purposes and responsibilities of the Commission
30 mins.	Maryland License Law 2	<ul style="list-style-type: none"> ➤ identify who is required to have a real estate license ➤ describe what duties non-licensed assistants can and cannot perform ➤ identify who is exempt from licensing requirements ➤ list the penalties for violating the license law
35 mins.	Maryland License Law 3	<ul style="list-style-type: none"> ➤ identify the requirements for the various categories of licenses ➤ identify the requirements for licensure of a business ➤ describe some conditions under which a license may be denied ➤ recognize violations of the license law ➤ describe disciplinary actions that may be taken for violations of the license law
35 mins.	Maryland License Law 4	<ul style="list-style-type: none"> ➤ discuss the provisions of the Maryland license law in the following areas: <ul style="list-style-type: none"> • display of licenses • license fees in general • renewal of licenses • renewal or reinstatement of reciprocal licenses • failure to pay fees • inactive status • reinstatement of expired licenses • changing a license category • change of name or address • disposition of fees

TIME	CONTENT OUTLINE	LEARNING OBJECTIVES – After this segment, the student will be able to:
35mins.	Maryland License Law 5	<ul style="list-style-type: none"> ➤ discuss the provisions of the Maryland license law in the following areas: <ul style="list-style-type: none"> • denial of license application • place of business • change of business location • trade names • lost licenses • transfer to another broker • death of a broker • business interests • stigmatized property • errors and omissions insurance
20 mins.	Maryland License Law 6	<ul style="list-style-type: none"> ➤ explain the provisions of the Maryland license law regarding: <ul style="list-style-type: none"> • trust funds • trust accounts • disbursement of trust funds • maintenance of records • closing transactions
30 mins.	Maryland License Law 7	<ul style="list-style-type: none"> ➤ describe the purpose and functions of the Guaranty Fund ➤ discuss the basis of claims against the Guaranty Fund ➤ explain how a claim is made against the Guaranty Fund ➤ outline the process of investigations, hearings, and payment of claims against the Guaranty Fund
30 mins.	Maryland License Law 8	<ul style="list-style-type: none"> ➤ explain provisions of the Maryland Real Estate Brokers Act (the license law) regarding: <ul style="list-style-type: none"> • provision of brokerage services by unlicensed persons • payment of compensation • payment of referral fees to lawyers • right of selection of settlement services • misdemeanor violations of the license law • complaints, hearings, and penalties • the salesperson-broker relationship

TIME	CONTENT OUTLINE	LEARNING OBJECTIVES – After this segment, the student will be able to:
20 mins.	Maryland License Law 9	<ul style="list-style-type: none"> ➤ define real estate team ➤ describe provisions of the license law regarding teams, including: <ul style="list-style-type: none"> • team requirements • team leaders, brokers, and branch managers • dual agency with teams • team advertising
45 mins.	Maryland Rules	<ul style="list-style-type: none"> ➤ discuss the rules of the Maryland Real Estate Commission regarding: <ul style="list-style-type: none"> • responsibilities of a broker • licensees acting as principals • ownership disclosures • listing agreements • trade names • listing agreements • offers and acceptances • agency relationship and dual agency disclosure statements • residential property disclosure statements • escrow accounts • property management
ETHICS		3 hours
30 mins.	Ethics in Real Estate	<ul style="list-style-type: none"> ➤ define specific terms related to ethics ➤ explain the purpose of the Code of Ethics of the Maryland Real Estate Commission ➤ discuss the possible sanctions that may be imposed against a licensee whose actions are found to be in violation of the Maryland Code of Ethics
30 mins.	Maryland Code of Ethics 1	<ul style="list-style-type: none"> ➤ describe the duties of a real estate licensee in relations to the public ➤ identify examples of ethical and unethical behavior in the real estate profession

TIME	CONTENT OUTLINE	LEARNING OBJECTIVES – After this segment, the student will be able to:
30 mins.	Maryland Code of Ethics 2	<ul style="list-style-type: none"> ➤ describe the duties of a real estate licensee in relations to the client ➤ describe the duties of a real estate licensee in relations to fellow licensees ➤ identify examples of ethical and unethical behavior in the real estate profession
45 mins.	Flipping	<ul style="list-style-type: none"> ➤ define the practice of flipping ➤ describe the difference between legal and illegal flipping ➤ describe ways to assist clients engaged in legal flipping ➤ discuss ethical issues for licensees related to flipping
45 mins.	Predatory Lending	<ul style="list-style-type: none"> ➤ define predatory lending ➤ describe the relationship between predatory lending and the subprime mortgage market ➤ recognize common characteristics of predatory lending ➤ discuss federal and state laws against predatory lending ➤ discuss ways real estate licensees can help protect the public from predatory lending
AGENCY		3 hours
45 mins.	Agency 1	<ul style="list-style-type: none"> ➤ define terms related to an agency relationship ➤ list the characteristics of three types of agency relationships ➤ explain the methods by which an agency can be created
45 mins.	Agency 2	<ul style="list-style-type: none"> ➤ describe the characteristics of the three major types of listing agreements ➤ identify the types of listing agreements that must be in writing ➤ explain the methods by which a listing agreement may be terminated

TIME	CONTENT OUTLINE	LEARNING OBJECTIVES – After this segment, the student will be able to:
45 mins.	Agency Law in Maryland 1	<ul style="list-style-type: none"> ➤ define agency relationships ➤ discuss the requirements for confirming and disclosing agency relationships, including dual agency and dual agency within a team ➤ explain the requirements of the agency disclosure form ➤ summarize the contents of the dual agency consent form
45 mins.	Agency Law in Maryland 2	<ul style="list-style-type: none"> ➤ describe the duties of a licensee to a client ➤ discuss presumed buyer agency ➤ describe the creation and termination of a brokerage relationship
FAIR HOUSING & ADA		4 hours
20 mins.	Fair Housing 1	<ul style="list-style-type: none"> ➤ describe the provisions of the Civil Rights Act of 1866 ➤ describe the provisions of the Civil Rights Act of 1968 ➤ define steering and blockbusting ➤ explain how an individual can enforce either Fair Housing Act
40 mins.	Fair Housing 2	<ul style="list-style-type: none"> ➤ describe the provisions of the Fair Housing Amendments Act of 1988 ➤ explain how an individual can enforce the Fair Housing Amendments Act of 1988
30 mins.	Fair Housing 3	<ul style="list-style-type: none"> ➤ explain how to avoid fair housing violations in your day-to-day practice ➤ identify several areas in which fair housing violations are most likely to occur ➤ identify some additional regulations related to fair housing opportunities
30 mins.	Fair Housing in Maryland	<ul style="list-style-type: none"> ➤ summarize the basic stipulations of federal Fair Housing laws ➤ identify discriminatory practices prohibited in Maryland state law ➤ discuss specific discriminatory practices prohibited in: <ul style="list-style-type: none"> • Baltimore City • Baltimore County • Montgomery County ➤ provide examples of protected classes in the laws of some local jurisdictions in Maryland

TIME	CONTENT OUTLINE	LEARNING OBJECTIVES – After this segment, the student will be able to:
20 mins.	Americans w/Disabilities Act 1	<ul style="list-style-type: none"> ➤ explain the purpose of the Americans with Disabilities Act (ADA) ➤ define disability under the Americans with Disabilities Act ➤ identify those who are protected under the Americans with Disabilities Act
40 mins.	Americans w/Disabilities Act 2	<ul style="list-style-type: none"> ➤ describe the provisions of the Americans with Disabilities Act (ADA) related to employment, including: <ul style="list-style-type: none"> • the entities that are covered by the employment provisions of the ADA • the obligation of an employer (or other covered entity) to provide reasonable accommodation for an applicant/employee with a disability • the types of questions that an employer (or other covered entity) CANNOT ask an individual with a disability
30 mins.	Americans w/Disabilities Act 3	<ul style="list-style-type: none"> ➤ describe the provisions of the Americans with Disabilities Act (ADA) related to public accommodations including: <ul style="list-style-type: none"> • the entities that are covered by this portion of the ADA • the consequences for violating this portion of the ADA • some general requirements of the ADA related to public accommodations

TIME	CONTENT OUTLINE	LEARNING OBJECTIVES – After this segment, the student will be able to:
30 mins.	Americans w/Disabilities Act 4	<ul style="list-style-type: none"> ➤ describe the provisions of the ADA related to public accommodations including (cont.): <ul style="list-style-type: none"> • the obligation of a public accommodation to modify policies and procedures • the obligation of a public accommodation to provide auxiliary aids and services to clients, customers, and/or participants with disabilities • the obligation of a public accommodation to remove barriers in existing facilities • the obligation of a public accommodation or commercial facility to make newly constructed or altered facilities accessible to individuals with disabilities
PRICING PROPERTY		3 hours
40 mins.	Principles of Pricing	<ul style="list-style-type: none"> ➤ distinguish between appraisal and pricing ➤ define value and market value ➤ list and define the basic elements that create value ➤ describe some characteristics of land that affect market value ➤ list and describe the basic principles that determine market value
45 mins.	Pricing Methods	<ul style="list-style-type: none"> ➤ explain the basic steps in the sales comparison approach to pricing ➤ identify the situations in which the sales comparison approach is used ➤ explain the basic steps in the cost approach to pricing ➤ identify the situations in which the cost approach is used most often ➤ distinguish between replacement cost and reproduction cost ➤ identify the three types of depreciation and their characteristics
40 mins.	Market Analysis	<ul style="list-style-type: none"> ➤ complete a market analysis for pricing property

TIME	CONTENT OUTLINE	LEARNING OBJECTIVES – After this segment, the student will be able to:
20 mins.	Replacement Cost Pricing	<ul style="list-style-type: none"> ➤ describe the basic steps in the replacement cost approach to pricing property: <ul style="list-style-type: none"> • estimating land cost • estimating replacement cost • adjusting for depreciation
15 mins.	Income Approach	<ul style="list-style-type: none"> ➤ explain the basic steps in the income approach to pricing ➤ identify the situations in which the income approach is used ➤ explain the basic steps in one informal approach to pricing, the gross rent multiplier approach ➤ identify the uses of the gross rent multiplier approach
20 mins.	Pricing Problems	<ul style="list-style-type: none"> ➤ complete practical exercises based on the material in this and previous lessons
	Worksheet: Pricing Property	<ul style="list-style-type: none"> ➤ complete worksheet and required calculations using the Market Analysis Narrative and the Replacement Cost Narrative
INTRODUCTION TO FINANCE		5 hours
60 mins.	Basics of Finance 1	<ul style="list-style-type: none"> ➤ define promissory note and explain how it is used ➤ describe the purpose and function of clauses in the promissory note ➤ define mortgage and explain how it is used ➤ define hypothecation and explain why it is used ➤ list and describe the three theories of hypothecation ➤ identify the essential and optional elements of a mortgage

TIME	CONTENT OUTLINE	LEARNING OBJECTIVES – After this segment, the student will be able to:
45 mins.	Basics of Finance 2	<ul style="list-style-type: none"> ➤ identify loans that usually contain alienation clauses ➤ identify two additional documents used when financing ➤ explain how the priority of loans is determined ➤ describe the process of foreclosure ➤ describe an additional security instrument -- a deed of trust
60 mins.	Basics of Finance 3	<ul style="list-style-type: none"> ➤ identify several types of loans used in financing real property ➤ describe the characteristics of these loans ➤ identify the situations in which many of these loans are used
30 mins.	Basics of Finance 4	<ul style="list-style-type: none"> ➤ describe the major sources of real estate loans in the primary mortgage market
60 mins.	Basics of Finance 5	<ul style="list-style-type: none"> ➤ distinguish between the primary and secondary loan markets and explain the functions of the secondary market ➤ identify the three major government components of the secondary mortgage market and describe their functions ➤ define loan discounting and explain its role in the secondary mortgage market
45 mins.	Basics of Finance 6	<ul style="list-style-type: none"> ➤ define loan-to-value ratio and explain how it is used ➤ list some of the primary fees involved in taking out a loan ➤ identify who can pay the fees with different types of loans

TIME	CONTENT OUTLINE	LEARNING OBJECTIVES – After this segment, the student will be able to:
LOANS		6 hours
30 mins.	Conventional Loans 1	<ul style="list-style-type: none"> ➤ define conventional loan ➤ explain the provisions of conventional loans in the following areas: <ul style="list-style-type: none"> • down payment required • private mortgage insurance • maximum loan amount • interest rate • discount points • loan term • closing costs • escrow account • secondary financing
30 mins.	Conventional Loans 2	<ul style="list-style-type: none"> ➤ identify key characteristics of conventional loans in the following areas: <ul style="list-style-type: none"> • loan processing • appraisals • eligible properties
60 mins.	Conventional Loans 3	<ul style="list-style-type: none"> ➤ describe the following aspects of conventional loans: <ul style="list-style-type: none"> • how conventional loans are categorized • down payments and how they are calculated • private mortgage insurance payments
90 mins.	FHA Loans	<ul style="list-style-type: none"> ➤ explain the role of the FHA ➤ describe major features of the FHA insured loan programs, including: <ul style="list-style-type: none"> • loan insurance • determination of cash investment and loan amount • interest rate • discount points • maximum term • closing costs • escrow accounts • loan processing • appraisals • restrictions • down payment assistance programs

TIME	CONTENT OUTLINE	LEARNING OBJECTIVES – After this segment, the student will be able to:
30 mins.	VA Loans 1	<ul style="list-style-type: none"> ➤ describe what a guaranteed VA loan is and explain how the guarantee works ➤ describe the major features of VA guaranteed loans, including: <ul style="list-style-type: none"> • maximum loan amount • down payment • loan term • interest rate • discount points • closing costs • funding fee • escrow account • veteran's liability • restrictions on VA loans
20 mins.	VA Loans 2	<ul style="list-style-type: none"> ➤ describe the requirements for VA appraisals ➤ identify which properties are eligible for VA loans
20 mins.	Loan Features	<ul style="list-style-type: none"> ➤ recall major features of loan types presented in previous lessons and answer review questions
40 mins.	Loan Assumptions	<ul style="list-style-type: none"> ➤ explain two different ways a buyer can take over someone else's loan ➤ describe the effect a changing loan balance has on the buyer's and seller's costs at closing ➤ identify when a loan assumption should be considered as a financing alternative ➤ identify what is required at the closing of a loan assumption ➤ describe some advantages and disadvantages of loan assumptions to both buyer and seller
40 mins.	Finance Regulations	<ul style="list-style-type: none"> ➤ describe the purpose and major provisions of the Federal Consumer Credit Protection Act ➤ describe the purpose and major provisions of the Real Estate Settlement Procedures Act (RESPA)

TIME	CONTENT OUTLINE	LEARNING OBJECTIVES – After this segment, the student will be able to:
ENVIRONMENTAL HAZARDS		.5 hours
30 mins.	Environmental Hazards	<ul style="list-style-type: none"> ➤ identify some environmental hazards that can affect real property
WORKING WITH SELLERS & BUYERS		1.5 hours
20 mins.	Working with Sellers 1	<ul style="list-style-type: none"> ➤ describe the major clauses of a listing agreement ➤ recognize the importance of signatures on a listing agreement ➤ explain the importance of the seller's disclosures ➤ describe methods of marketing property ➤ explain the importance of showing the house and safeguarding the homeowner's property
20 mins.	Working with Sellers 2	<ul style="list-style-type: none"> ➤ calculate the physical dimensions of a house ➤ recognize basic principles of construction ➤ describe the most common residential utilities
10 mins.	Working with Buyers 1	<ul style="list-style-type: none"> ➤ describe effective communication techniques when working with buyers ➤ recognize effective questions to ask to establish the buyers' needs ➤ recognize techniques for showing property effectively ➤ describe issues surrounding stigmatized properties
20 mins.	Working with Buyers 2	<ul style="list-style-type: none"> ➤ recognize the importance of qualifying the buyer for a loan ➤ describe the guidelines for various types of loans, including: <ul style="list-style-type: none"> • FHLMC (Freddie Mac) • FHA • VA
20 mins.	Working with Buyers 3	<ul style="list-style-type: none"> ➤ describe the main elements of a purchase agreement ➤ discuss contingencies in a purchase agreement ➤ describe the steps to be taken prior to closing

TIME	CONTENT OUTLINE	LEARNING OBJECTIVES – After this segment, the student will be able to:
SELLER'S NET / BUYER'S COST		4 hours
15 mins.	Seller's Net 1	<ul style="list-style-type: none"> ➤ recognize the "Estimated Net to Seller" worksheet and the formula on which it is based ➤ identify the major sections of the "Estimated Net to Seller" worksheet ➤ define "prorating" ➤ name the items that are usually prorated at closing ➤ apply the rules for using different approaches to prorate the seller's property tax payment
20 mins.	Seller's Net 2	<ul style="list-style-type: none"> ➤ identify the specific steps involved in computing prorated items under these two conditions: <ul style="list-style-type: none"> • seller has paid the taxes prior to closing • seller has NOT paid taxes prior to closing
20 mins.	Seller's Net 3	<ul style="list-style-type: none"> ➤ prorate the homeowner's insurance premium
15 mins.	Seller's Net 4	<ul style="list-style-type: none"> ➤ prorate the seller's mortgage interest payment for the month of closing
20 mins.	Seller's Net 5	<ul style="list-style-type: none"> ➤ practice proration through completion of proration problems
10 mins.	Seller's Net 6	<ul style="list-style-type: none"> ➤ define transfer tax ➤ identify who is responsible for paying the transfer tax ➤ identify the formula for calculating the transfer tax ➤ define recordation tax ➤ identify who is responsible for paying the recordation tax ➤ identify the formula for calculating the recordation tax
10 mins.	Seller's Net 7	<ul style="list-style-type: none"> ➤ calculate the transfer tax and recordation tax

TIME	CONTENT OUTLINE	LEARNING OBJECTIVES – After this segment, the student will be able to:
15 mins.	Seller's Net 8	<ul style="list-style-type: none"> ➤ calculate the mortgage insurance premium paid at closing ➤ calculate the loan amount and down payment
	Worksheet: Seller's Net	<ul style="list-style-type: none"> ➤ calculate seller's net and complete the Estimated Net to Seller worksheet
15 mins.	Buyer's Cost 1	<ul style="list-style-type: none"> ➤ determine when the buyer's first mortgage payment is due
15 mins.	Buyer's Cost 2	<ul style="list-style-type: none"> ➤ complete the entries for "PREPAID ITEMS" and "ESCROW ITEMS" sections of the Estimated Purchaser Cost worksheet including: <ul style="list-style-type: none"> • Hazard Insurance Prepayment • Property Tax Escrow • Hazard Insurance Escrow • Mortgage Insurance Escrow
20 mins.	Buyer's Cost 3	<ul style="list-style-type: none"> ➤ estimate the amount of the buyer's monthly mortgage payment
15 mins.	Buyer's Cost 4	<ul style="list-style-type: none"> ➤ complete the sections of the Estimated Purchaser Cost worksheet labeled: <ul style="list-style-type: none"> • Down Payment • Financing Expenses • Credits ➤ determine the amount of cash the buyer needs at closing
20 mins.	Buyer's Cost 5	<ul style="list-style-type: none"> ➤ complete practice problems in completing the Estimated Purchaser Cost worksheet
30 mins.	Qualifying the Buyer	<ul style="list-style-type: none"> ➤ define underwriting ➤ describe the major factors in the qualification process for conventional, FHA, and VA loans
	Worksheet: Buyer's Cost/Qualification	<ul style="list-style-type: none"> ➤ calculate purchaser's costs and complete the Estimated Purchaser Cost worksheet

TIME	CONTENT OUTLINE	LEARNING OBJECTIVES – After this segment, the student will be able to:
CLOSINGS		.5 hours
30 mins.	Closings	<ul style="list-style-type: none"> ➤ describe the steps required to close a real estate transaction, including: <ul style="list-style-type: none"> • the buyer's walk-through • the closing meeting ➤ describe the IRS reporting requirements connected to closing ➤ describe when the use of the HUD-1 Settlement Statement is required ➤ recognize transactions where securities law applies ➤ describe situations when outside experts may be consulted
REAL ESTATE MATH		2 hours
15 mins.	Real Estate Math 1	<ul style="list-style-type: none"> ➤ calculate square miles and miles square and differentiate between these two concepts ➤ complete calculations related to acres, feet, rods, and miles
45 mins.	Real Estate Math 2	<ul style="list-style-type: none"> ➤ complete math problems involving: <ul style="list-style-type: none"> • commissions on sales • investments and return on investments
30 mins.	Real Estate Math 3	<ul style="list-style-type: none"> ➤ complete math problems involving: <ul style="list-style-type: none"> • estimates of value based on rates of return (capitalization problems) • loans
30 mins.	Real Estate Math 4	<ul style="list-style-type: none"> ➤ complete math problems involving: <ul style="list-style-type: none"> • the determination of cost • the determination of price
180 mins	3 HOURS PROCTORED FINAL EXAM-MINIMUM PASSING SCORE OF 75% ALL EXAMS-FIRST EXAM OR RETAKE MUST BE TAKEN WITHIN THE 90 DAY WINDOW	
60 hours	TOTAL PROGRAM HOURS-60 HOURS	

Student Conduct Policy:

Students are expected to act in a manner, which will reflect credit on themselves, the school, and the real estate profession. Students will be expected to have the highest possible ethical standards and conduct themselves accordingly. The school has the right to dismiss any student who fails to adhere to and observe school regulations, is involved in illegal or unethical practices; dishonesty (cheating on exams) or cannot meet the standards of the school's approved academic and attendance requirements.

Grading System/Minimum Grade Requirement:

Comment:

This program was created by CompuTaught now Oncourse Learning. Below is an explanation of how the Oncourse/CompuTaught Learning System works and how it monitors your progress. In order to graduate, you must complete all lessons and pass the proctored final exam.

On a weekly basis, the School Director will monitor each lesson for academic progress by observing the number of questions presented and the number of attempts to answer the question correctly. If academic progress appears inadequate the instructor will contact the student to offer comments on progress, encouragement, and to answer questions. The school will provide formal feedback to the student on the 30th, 60th, and 75th day from the commencement of the program.

The program requires active participation in each lesson, and you must answer lesson questions correctly twice (100%) in order to proceed to the next lesson. There is no "make-up" work policy because all program work must be completed before taking the final exam. To schedule your proctored exam, contact our School Director. You must pass the proctored final exam with a grade of at least 75% in order to receive credit for the program. If you do not pass the final exam, you will be allowed one proctored exam retake within the 90-day enrollment window. If you do not pass the retake exam, you will not receive credit for the program. Also, if you do not complete the program with 100% attendance (completing each lesson) within the 90-day period, you will not receive credit for this program. However, you will have the opportunity to purchase a retake of the program at a price of \$117. If you do purchase a retake, you will be required to start the program over and progress through each lesson again before you can take the final exam.

Distance Learning Institute Training (DLIT) will maintain your school records including permanent grades (your exam scores) for as long as the school exists. Each student will have a permanent record which includes academic achievement. Transcripts are available upon request.

The Oncourse Learning/CompuTaught Learning System:

The CompuTaught Learning System represents an entirely new approach to instruction administered using a computer. The primary feature that distinguishes this system from more traditional computer-based-instruction (CBI) is that the system is designed around proven instructional strategies, rather than around the capabilities of the computer.

How Our Program Monitors and Evaluates Your Progress and Provides Feedback:

Oncourse Learning/CompuTaught programs utilize the personal computer to perform the functions traditionally performed by the teacher. Using the program, the computer becomes essentially a one-on-one tutor. It presents the material to be learned, provides adequate explanation to ensure that you understand what is being presented, and requires that you demonstrate your understanding through active participation in the learning process.

More importantly, it acts as a constant monitor of what you know and don't know and uses that information to dynamically adjust the presentation to meet your needs as you learn. The result of this process is that the program provides a fully self-contained instructional program that can adjust to your specific needs which may vary widely both in the amount of knowledge you bring into the learning session as well as your learning ability (i.e., how quickly you learn). In addition, no other resources (such as books or teachers) are normally needed to accomplish the educational objectives of a program.

There are several specific features of the Oncourse/CompuTaught learning system which contribute both to its uniqueness and to its effectiveness in teaching. The two primary characteristics are teaching to mastery and fluency and the dynamic control of the learning process.

On a weekly basis, the School Director will monitor each lesson for academic progress by observing the number of questions presented and the number of attempts to answer the question correctly. If academic progress appears inadequate-the instructor will contact the student to offer comments on progress, encouragement, and to answer questions. Students who have any content difficulties may send an email to enrollment@dlitraining.com. Students must include the exact nature of the problem, or questions or screen shot of the issues they are encountering. The instructor will provide feedback within 24 hours.

Teaching to Mastery and Fluency

Mastery means that you will be required to learn the material on a topic to a specific criterion level. In practice, what this means is that the material is not just presented to you in the hope that you have learned it. Instead, you will be required to actively respond and demonstrate that you have learned the material presented before being allowed to proceed to new material.

Fluency means that you have learned the material well enough that your answers to questions, or other appropriate actions, are provided quickly, indicating greater "fluency" with the material.

What does all this mean to the student? It's simple. He/She will be asked every question repeatedly until it is answered correctly twice (mastery) and within a specific time period (fluency). So, students should read the questions and the answers before selecting an answer. It doesn't pay to GUESS!

The Dynamic Control of the Learning Process

The Oncourse/CompuTaught learning system can control the learning process dynamically, thereby tailoring the instruction to your individual needs to insure mastery and fluency on a very detailed level. As a basis for tailoring the instruction, the computer monitors how you respond to each question it presents, whether the answer was right or wrong, how long it took you to answer, and how many times it has been answered correctly. It then adjusts the presentation of material based on your responses, varying the order of material and the amount and content of remediation provided.

How to best take a CompuTaught program

Spending too much time in any one session will burn you out. Remember, the program challenges you to LEARN the material not just skim over text. So, we recommend you split up your effort into 30-40-minute sessions. You can do more than one session per day (recommended) but, try to do something every day. The consistency of effort is what will produce the best learning for you.

As you work on the program, your time in each lesson is recorded (attendance) as well as how many questions are presented and how many attempts were required to answer the question correctly (monitoring your academic progress). So, the learning system serves as a record of attendance and academic achievement. You will receive an email on the 30th, 60th and 75th day from commencement of the program from the school as a reminder of how much time you have left to complete your program.

How to Navigate through the Computer-based Mastery & Fluency Program Player:

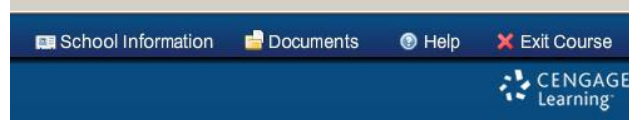
1. Login: www.mycoursepage.com
2. First Screen is the Dashboard which displays in ladder fashion the steps you must go through to complete the requirements for the program.
3. Clicking on Finish Program Lessons link leads you to enter the showcase player to begin the online lessons.

4. On the left side of the screen, you will find the Program Menu listing. You will have to finish the lessons in the order listed.

Once you finish a lesson the menu item will turn **green**. You may return to any previous lesson and review Text Only, Questions Only, or both by selecting Review All.



5. At the top right of the program home page you'll find School Information, Documents and Help links.



School Information: Distance Learning Institute Training point of contact, phone number and email address.

Program Documents: All handouts and supplemental material can be accessed by clicking the "Documents" link. You can click on the Reference material needed for the program as well as any instruction and policy documents. Please note: When working on a lesson, you will be able to access the reference material specific to that lesson (if applicable) by clicking the **Reference Material** link on the left side of the lesson screen.

Help: Contact information for Technical Support

6. Clicking on a lesson title in the Program Menu will open that lesson.

Lesson Progress Bar: As you answer questions during each of the two passes the progress bar % will increase. If you answer each question correctly through the first pass, you will see the Lesson Progress bar move up to 50%. During the second pass, as you answer each question correctly, the progress bar will move toward 100%.

7. Learning System Structure and Answering Questions

The Learning System challenges the student with a highly interactive delivery system. The overall structure of a program is as follows:

Each Module begins with a set of stated learning objectives.

At frequent intervals throughout the Module, the student must answer teaching questions that assess the extent to which the student has mastered the stated learning objectives. These questions are objective, multiple-choice questions in most cases.

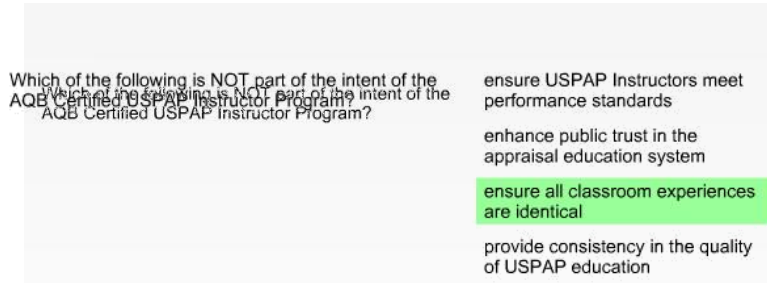
Based on the student's responses, remediation is provided for items that the student has not yet mastered.

This remediation continues until the student demonstrates mastery and fluency of all items in the instructional content for the Module.

Students must view all program content and must answer all questions to criteria.

Answering Questions to Fluency Criteria

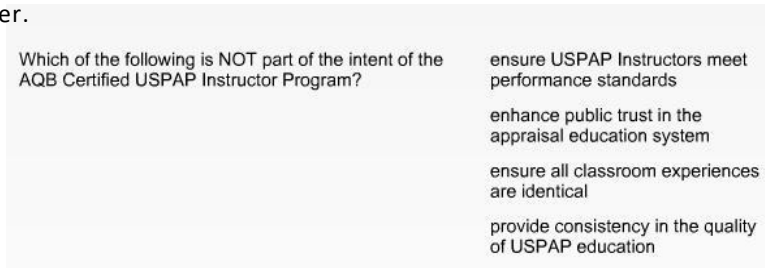
As stated earlier you will be asked at frequent intervals to answer teaching questions. When you click to a question screen you will notice that only the question is displayed first.



NOTE of IMPORTANCE: The fluency timer does not start until you click on the screen the second time and display the answer choices.

Correct but not in required time

If you answer the question correctly but not within the fluency criteria, you do not get credit for the answer.



IMPORTANT NOTE:

At the end of each pass you will view a Progress Feedback page with information about the number of questions ask, then number answered correctly, the number answered correctly but not within the FLUENCY timed limit. You may also see detailed information about your lesson progress; click the view lesson progress link.



If after the second pass you have not answered all teaching questions correctly twice, the system will continue to ask you questions until you have met both the mastery and fluency criteria.

Check Your Email: As you are taking a distance education program, it is suggested that you check the email account used in registration for correspondence from our school. You will receive auto-generated emails upon registration and upon program completion.

Requirements to Complete Your Program:

In order to receive credit for your program, you MUST complete the following steps in the order below.

Complete all program lessons: In order to access the next lesson, you must complete the previous lesson. After all program lessons are complete, you can review any lesson that you want in any order. Please note that you may need to scroll down on longer programs in order to access all program lessons.

Complete the Student Evaluation: You may access the evaluation by clicking the Evaluation link on the dashboard page.

Complete the electronic student affidavit: Accessed on the Dashboard also.

Complete all program lessons and pass the final exam with a grade of at least 75% within the 90-day window from the date of purchase. If you do not pass the exam at first attempt-you may retake the exam within the 90-day enrollment window.

Student’s Right to Cancel and Refund Policy: All fees paid by a student shall be refunded if the student chooses not to enroll in or to withdraw from the school within 7 calendar days after having signed the Enrollment Agreement (7-day cancellation period). After the 7- day cancellation period has expired:

- A prorated refund shall be made based on the proportion of the program completed by the student. The proportion of the program completed shall be the percentage of lessons completed by the student compared to the total number of lessons in the program.
- The date of termination is the student’s last day of actively working (attended) in the program. A refund due to a student shall be based on the date of termination and will be paid within 4 weeks of the termination date.

- If the school closed or discontinues the program, the school shall refund to each currently enrolled student monies paid by the student for tuition and monies for which the student is liable for tuition and fees.

Student Services, Rights, Privileges and Responsibilities:

Upon successful completion of the Pre-license program, each student will receive an official completion certificate. To request additional copies of a completion certificate, please contact Distance Learning Institute Training. There is a \$10 fee for additional copies. Distance Learning Institute Training does not offer placement assistance to its graduates. The school does not guarantee that students will become licensed real estate agents. Distance Learning Institute Training will maintain student records for as long as the school exists.

Student Grievance Procedure:

Students who have a grievance with Distance Learning Institute Training are encouraged to resolve the matter with the School Director. The grievance should include the date the grievance occurred, the nature of the grievance, and the desired solution. The School Director will respond to the grievant in writing or by call. Please allow at least 7 days to investigate the situation and respond.

If still unsatisfied, the student may submit a written complaint to the Secretary of Higher Education at the Maryland Higher Education Commission, 6 North Liberty Street, Baltimore, MD 21201, Telephone: 410-767-3301 or 1 800-974-0203.

Students and prospective students may obtain from the Maryland Higher Education Commission information regarding the performance of each approved program. This includes but is not limited to information regarding each program's enrollment, completion rate, placement rate, and (if applicable) pass rate of graduates on any licensure examination. The web site address of the Maryland Higher Education Commission is www.mhec.maryland.gov.

Security and Integrity of Students Information:

We have implemented reasonable technical, physical and administrative safeguards to help protect your personal information against unauthorized access or loss. For example, when we ask users to provide payment information (such as credit card number), the data is protected during transmission to us using Secure Sockets Layer (SSL) encryption technology.

In order to protect the integrity to the program exam, students must log into their program and any required exams and evaluations by providing information that is unique and specific that students provide during registration (the last name, last 4 digits of their Social Security number and year of birth.)