



Karen Berry Real Estate School - KBRES

3610 South College Rd Unit E

Wilmington, NC 28412

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Policies & Procedure Disclosure

Date of Publication: July 1, 2023

Legal Name of Education Provider: Karen Berry Real Estate School

Advertised Name of Education Provider: Karen Berry Real Estate School - also noted as KBRES

Name of Education Director: Karen Berry

Names of Full-Time Officials and Faculty: Instructors: Karen Berry, Christie Berry & Lee Ann Rouse.
Administration: Madison Berry

Education Provider Certification

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

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

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

Course Offerings

Karen Berry Real Estate School conducts:

- the *Broker Prelicensing Course* required to qualify to take the license examination to become licensed as a real estate provisional broker in North Carolina; and
- the *Postlicensing Education Program* needed for a provisional broker to remove the provisional status of such license; and
- the annual *Continuing Education* courses needed to maintain a real estate license on active status.

Broker Prelicensing Course

Purpose of the Course

Successful completion of the *Broker Prelicensing Course* is generally required to qualify for the North Carolina (NC) real estate license examination and to obtain a NC real estate broker license. The primary objectives of this course are (1) to provide students with the basic knowledge and skills necessary to act as licensed real estate brokers in North Carolina in a manner that protects and serves the public interest and (2) to prepare students for the NC real estate license examination. This course may only be offered by education providers certified by the NC Real Estate Commission. At [Karen Berry Real Estate School](#), the *Broker Prelicensing Course* consists of a total of **80** instructional hours, including the end-of-course examination.

After passing the Prelicensing course, a student must submit a license application to the NC Real Estate Commission to be eligible to take the license examination. License application instructions are provided in the free publication *Real Estate Licensing in North Carolina* (RELINC) which is available on the Commission's website at www.ncrec.gov. The minimum age requirement to obtain a real estate license in North Carolina is 18.

Course Description

Major topics addressed in the *Broker Prelicensing Course* include basic real estate concepts and law, property taxation, land use controls, environmental hazards, brokerage relationships and practices, real estate contracts, real estate financing, closing a real estate sale transaction, real property valuation, property insurance basics, fair housing laws, landlord and tenant, property management, federal income taxation of real estate, basic construction, basic real estate investment, North Carolina Real Estate License Law and Commission Rules, and Trust Account Guidelines. *Real estate mathematics is an important component of this course and calculations will be required.*

End-of-Course Exam

The end-of-course exam will be administered in the following two manners:

- 1- Unless otherwise agreed prior to test day, The end-of-course exam for In-Person or synchronous students within 45 minute travel distance from the school will be taking as a written exam administered at the school location, 3610 S College Rd, Unit E Wilmington, NC 28412 on the last scheduled day of class. You will **not** be allowed to bring any documents or items including your phones into the school on test day, except a basic calculator. Test sessions will be recorded and monitored by the instructor.
- 2- Unless otherwise agreed prior to test day, Karen Berry Real Estate School Asynchronous or Synchronous students **outside** the 45 minute travel distance to the school will need to schedule their end of course exam through PSI. There will be \$15 fee for the required online test proctoring through PSI. The student will be provided PSI contact information and test access codes upon completion of the course. Student will not need any technology other than what was needed for your course. Students will **not** be allowed to open any documents, tabs or applications on their computer during the testing session, other than their computer driven DOS calculator. Students will also **NOT** be able to leave the room nor camera range, have others in the room, answer phones, be on their phones, or any action other than taking the test. Students will be allowed to use a whiteboard to use as one would use scratch paper. The board will need to be shown to the computer camera both sides erased and cleaned prior to beginning and at the end of testing. Any student may take onsite testing if student prefers. Date and time must be agreed upon no later than the last day of class.

Per [Rule 58H .0207\(a\)](#), a course must be completed (including successful passing of the initial end-of-course exam and/or the retake) and a completion certificate must be provided within 180 days of course enrollment. This is most important on all self-paced distance courses. Courses cannot be extended past the noted 180 days.

An end-of-course exam will not be administered to any student who does not satisfy the course attendance requirement. Students are not permitted to bring laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) into the testing site on the day of an exam. Any student who brings such a device into the testing site on the day of an exam will be required to remove it before the exam begins.

Missed Exams for In-Person, Synchronous, and Blended Courses

Karen Berry Real Estate School WILL allow a *Broker Prelicensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam one time within **30** days of the last scheduled day of the course at a time and date stated by the Education Provider.

Failed Exams

Karen Berry Real Estate School WILL allow a *Broker Prelicensing Course* student who takes but does not pass the initial end-of-course exam to retake the end-of-course exam **one** time; however, all retakes must be completed within **30** days of the last scheduled day of the course at a time and date stated by the Education Provider. *To be eligible for a retake, the student must make at least a 60% on the initial end-of-course exam. An In-Person or a Synchronous -Zoom 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 minimum requirements that applied to the original course, including attendance requirements, will apply to a retake of the course. At Karen Berry Real Estate School, a student may retake an IN-PERSON or Synchronous Broker Prelicensing Course for \$200, as long as student made at least a 50% on the initial end-of-course exam. The time and date would be scheduled by KBRES and the course retake should be taken within 6 months of the last scheduled class of the original course. Asynchronous, at our own pace students retaking an asynchronous course will receive no discount.*

Eligibility Requirements for Course Completion Certificate

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

- a) meet attendance requirements,
- b) timely submit completed in-class and take-home assignments, and
- c) pass the end-of-course exam with a minimum score of **75**%.

All-Inclusive Tuition/Fees

Karen Berry Real Estate School accepts the following forms of payment: Cash, Check, Credit/Debit Card, Paypal, Venmo. Tuition must be received by the first day of class. KBRES does offer a split payment plan option. A deposit can be paid in advance to reserve your class seat prior to the start of the course. The remainder needs to be paid by the first day of class. The penalty for a check returned for non-sufficient funds will be \$35.

Tuition Schedule: Broker In-person and synchronous (Zoom) Prelicensing Course is \$395. Textbook* IS included in Broker Prelicensing Course Tuition. You may choose either an e-book or a hardcopy with the tuition. If you prefer both, student will purchase the second book mode at a cost of \$50. At least a minimum deposit of \$125 must be paid to receive books and reserve your class seat prior to the start of the course. The remaining \$270 needs to be paid by the first day of class. You may pay the full \$395.00 Tuition prior course start date. The penalty for a check returned for non-sufficient funds will be \$35.00. KBRES does offer an optional yet valuable Study Guide that can be purchased for \$30 as an emailed PDF or \$47 printed. There will be an additional \$15 shipping fee for materials to be mailed directly to the students. Materials will be available at the school once you have registered for the course. Please notify KBRES if you need materials mailed.

Annual Summary Report

During the July 2021 - June 2022 license year, **Karen Berry Real Estate School** had 69 students who initially enrolled in a *Broker Prelicensing Course*. Of that initial number, 44 of those students successfully passed the course, 19 of those students completed the course but did not pass the end-of-course exam, and 6 students did not complete the course.

License Examination Performance Report

During the July 2021 - June 2022 license year, **Karen Berry Real Estate School** had **26** students take the license examination for the first time within 30 days of the *Broker Prelicensing Course* completion date. **20** of those students passed, resulting in a 76.92% pass rate on the North Carolina license examination.

A student may find an asynchronous Prelicensing class through Karen Berry Real Estate School Website. KBRES is not the provider of the self-paced course. KBRES site is simply offering you a method and mode to be able to take an NCREC approved online course. Contact us with any questions or concerns. Once registering for the REAL ESTATE INSTITUTE online course, you will be prompted to review their PPD.

Broker Postlicensing Education Courses

Purpose of the Postlicensing Program

The primary objective of *Postlicensing Education Program* is to provide instruction at a level beyond that provided in the *Broker Prelicensing Course* on topics deemed to be of special importance to licensees.

Per General Statute 93A-4(a1), provisional brokers must complete, within eighteen (18) months following initial licensure, a postlicensing education program consisting of ninety (90) hours of instruction in subjects determined by the Commission in order to retain eligibility to actively engage in real estate brokerage.

The Postlicensing program consists of three 30-hour courses prescribed by the NC Real Estate Commission that may be taken in any sequence. Be aware that a postlicensing course will expire two (2) years after its completion date. When a provisional broker has timely completed all three (3) courses, the provisional status of the broker's license will be automatically terminated by the NC Real Estate Commission.

Course Descriptions

Post 301 - Brokerage Relationships and Responsibilities

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

Post 302 - Contracts and Closing

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

Post 303 - NC Law, Rules, and Legal Concepts

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

Course Materials

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

[Karen Berry Real Estate School](#) DOES allow a student to use the online versions of the *NC Real Estate Manual* and *NC License Law & Commission Rules* booklet during classes. Students may purchase online version from NCREC.gov under the Publications tab. Hard copy books may be purchased from NCREC.gov or the school. For more information see tuition.

End-of-Course Exams

Unless otherwise agreed prior to test day, The end-of-course exam for In-Person KBRES Post-licensing student or synchronous zoom students within 45 hour travel distance from the school will be taking a written exam administered at the school location, 3610 S College Rd, Unit E Wilmington, NC 28412 on the last scheduled day of class. You will **not** be allowed to bring any documents or items including your phones into the school on test day, except a basic calculator. Test sessions will be recorded and monitored by the instructor.

Unless otherwise agreed prior to test day, Karen Berry Real Estate School Synchronous students outside the 45 hours travel distance to the school will need to schedule their end of course exam through PSI. There will be \$15 fee for each required online test proctoring through PSI. There will be an additional \$15 for any retake exams. The student will be provided PSI contact information and test access codes upon completion of the course. Student will not need any technology other than what was needed for your course. Students will not be allowed to open any documents, tabs or applications on their computer during the testing session. Students will also NOT be able to leave the room nor camera range, have others in the room, answer phones, be on their phones, or any action other than taking the test.

Per [Rule 58H .0207\(a\)](#), a course must be completed (including successful passing of the end-of-course exam) and a completion certificate must be provided within 180 days of course enrollment. This is most important on all self-paced distance courses. Courses cannot be extended past the noted 180 days.

An end-of-course exam will not be administered to any student who does not satisfy the course attendance requirement.

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

Missed Exams for In-Person, Synchronous, and Blended Courses

[Karen Berry Real Estate School](#) WILL allow a *Broker Postlicensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam one time within **30** days of the last scheduled day of the course at a time and date stated by the Education Provider.

Failed Exams

[Karen Berry Real Estate School](#) WILL allow a *Broker Postlicensing Course* student who takes but does not pass the initial end-of-course exam to retake the end-of-course exam **one** time; however, all retakes must be within **30** days of the last scheduled day of the course at a time and date stated by the Education Provider.

An In-Person or a Synchronous -Zoom Post licensing course student who does not pass the end-of-course exam or retake 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 minimum requirements that applied to the original course, including attendance requirements, will apply to a retake of the course. At Karen Berry Real Estate School, a student may retake an IN-PERSON or Synchronous Zoom Broker Post-licensing Course for \$100. The time and date would be scheduled by KBRES and the course retake should be taken within 6 months of the last scheduled class of original course.

Eligibility Requirements for Course Completion Certificate(s)

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

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

All-Inclusive Tuition/Fees

Broker Postlicensing Courses: \$180 per 30-hour course. The required NC Real Estate Manual is not included in Broker Postlicensing Course Tuition. At least a minimum deposit of \$90.00 must be paid to reserve your class seat prior to the start of the course. The remaining \$90.00 needs to be paid by the first day of class. You may pay full \$180.00 Tuition prior course start date. The penalty for a check returned for non-sufficient funds will be \$35.00. Please notify the school prior to the start of class if you have or will need to purchase the current edition of the NC Real Estate Manual from KBRES (see NOTE below).

NOTE: Each student is required to use the current edition of the NC Real Estate Manual and North Carolina License Law and Commission Rules booklet in each Postlicensing course. The printed or online version may be purchased from the North Carolina Real Estate Commission (www.ncrec.gov). Please notify the school prior to class if you will need to purchase a booklet or Manual from KBRES. The NC Real Estate Manual price through KBRES will be \$65.00 and can be purchased on K-bres.com where you register for class. The booklet will be \$10. Both documents are available to purchase on NCREC.gov and acceptable to use online.

Broker Continuing Education Courses

Purpose of the Continuing Education Program

The primary objective of the mandatory *Continuing Education Program* is to help assure that licensees possess the knowledge, skills, and competency necessary to function in the real estate business in a manner that protects and serves real estate consumers and the public interest.

Per G.S.93A-38.5, brokers must complete eight (8) credit hours of instruction annually in subjects approved by the Commission in order to retain eligibility to actively engage in real estate brokerage. Per Commission Rule 58A .1702, the eight hours must be comprised of an Update course and four credit hours of elective courses.

Course Description(s)

In-Person Classes are taught face to face either at 3610 S College Rd or another “brick and mortar” location stated on the registration. Students will physically be in class attentive and engaging no need for computer devices. These are the following In-Person Options.

2022-2023 General Update (GenUp): 9923 IN-PERSON The General Update Course is a 4 hour course that must be completed by all provisional brokers and non-BIC brokers annually in order to maintain their license on an active status. This course must be completed by June 10th of each running year. The topic each year will vary. Course topics cover are decided by the NCREC.

2022-2023 Broker-in-Charge Update (BICUP): 8823 IN-PERSON - BICUP COURSE The BICUP course is 4 hours and must be completed by all BIC and BIC eligible brokers annually in order to maintain their BIC status and keep their license on an active status. This course must be completed by June 10th of each running year. The topic each year will vary. Course topics cover are decided by the NCREC.

Elective: 2270 IN-PERSON - AND THE COMMISSION SAYS . . . This course is always interesting! Either a rookie or a veteran, there is always surprise answers. This course is designed to address some of the most common topics/issues asked of by agents to the Real Estate Commission and their responses.

Elective: 3217 IN-PERSON - AND THE COURT SAID . . . This course reviews actual North Carolina cases that have been appealed to the NC Court of Appeals. Learn the do’s and don’ts by reviewing what the agents in the cases presented have done.

Elective: 2617 IN-PERSON - UNDERSTANDING 1031 TAX-FREE EXCHANGES The exchange of certain types of property may defer the recognition of capital gains or losses due upon sale, and hence defer any capital gains taxes otherwise due. This CE course explores the history, evolution, rules, and forms of the strategy used to defer tax liability until a later date; it includes real-life calculation examples.

Course includes real-life examples and calculations, the course is perfect for both salespersons and brokers. Agents will learn the vocabulary and application of tax-free exchanges so they are better able to answer client questions.

Elective: 3217 IN-PERSON - AND THE COURT SAID . . . This course reviews actual North Carolina cases that have been appealed to the NC Court of Appeals. Learn the do’s and don’ts by reviewing what the agents in the cases presented have done.

Elective: 3231 IN-PERSON COMMERCIAL & INVESTMENT RE: TOOLS OF THE TRADE Commercial and investment properties are a fast-growing segment of real estate. Sales opportunities are rich, but the rules for buying, holding, and selling real estate can often be completely different from those governing the residential realm. From a beginning agents to experienced broker, you will begin to understand the numbers and formulas used to value properties and show investment returns through the many examples, case studies, and forms throughout the book. You will learn how to evaluate commercial properties, calculate cash flows, and negotiate capital gains taxes and 1031 exchanges.

Elective: 3461 IN-PERSON - BETWEEN THE LINES- INSIGHTS FROM THE REAL ESTATE BULLETIN An elective course designed to cause broker to “stop....and...think” about his or her actions or inaction when working with buyers and sellers or landlords and tenants, especially when acting as a dual agent.

Elective: 3340 IN-PERSON - EVERYDAY ETHICS IN REAL ESTATE NAR Ethics Approved. NAR requires an Ethics class every three years. The deadline is every even calendar year. Dec. 31, 2024 is the current deadline. Students review case studies as the “judge” and discuss cases studies based on actual situation of alleged unethical content. We review the Code and discuss varies way we as agents can be proactive to ethical situations. The class is interactive and involves class participation and discussion, even sometimes debates.

Elective 3384 IN-PERSON - AND THE VERDICT IS This 4-hour CE elective course is designed to assist real estate licensees in better understanding the legal ramifications of real property contract law as determined by the courts of our land. This course reviews 50-actual real estate lawsuits from around the country. The subject matter includes such issues as: Agency Relationships, Contract Issues, Firm v. Affiliated Broker, Advertising - Ethics, Misrepresentation, Licensing Issues, Brokerage Fees, Appraisal Issues, Environmental Issues, Miscellaneous Issues

Elective: 2447 IN-PERSON - IF YOU WERE THE JUDGE This is a very interactive course where the participants act as the judge in these cases. The course will use case studies to help gain a better understanding of real property contract law.

Elective: 3309 IN-PERSON - REALTORS PROFESSIONAL STANDARDS Ethics Approved This 4-hour CE elective course addresses new and revised REALTOR Professional Standards enforcement mechanisms. This course does provide the credit needed for the every three year REALTOR requirement. Current deadline is December 31, 2024. But this course is more than just “the Code of Ethics”, as it addresses: Agency vs. Procuring Cause - the primary focus of this course, Legal liability of Hearing Panels, Mediation vs. Ombudsman, Ethics vs. Arbitration Proceedings, and Case Law regarding the above issue. Updated annually.

Elective: 2430 IN-PERSON - THE CONTRACT MAZE This course is designed for students to navigate through the legalities of a contract. The course covers basic legal concepts, electronic documents & signatures and the various stages of contracts in real estate.

Distance CE is Online At your Own Pace

Elective: 3535 DISTANCE - AVOIDING DECEPTIVE PRACTICES V1.0 Advances in marketing and advertising technology and methodology are great for business, but can be worrisome for regulators who are tasked with ensuring consumers aren't being deceived through ads and testimonials. This course is designed to provide you with the knowledge and information you need to protect consumers, and to fulfill the disclosure and transparency requirements of federal law and regulations by avoiding business practices that can result in consumer confusion and deception.

Elective: 3510 DISTANCE - LIARS CHEATERS AND THIEVES: AVERTING CLIENT CATASTROPHE V1.0 Can you name three of the top ten legal issues real estate professionals face today? This course enlightens you to all top ten issues, plus helps you navigate through the murky waters that can prevail when a clear understanding of real estate laws, statutes, and rulings is loosely or vaguely interpreted.

This course illuminates the issues that create problems in real estate transactions. You will learn to identify what constitutes negligence, and when it is fraud. You'll sharpen your understanding of what happens when a client makes a Breach of Contract claim, and how to avoid misleading statements that can have disastrous ramifications for you, your client, and your business. Your expert instructor will lead you through case studies to identify critical issues, determine what happened, discuss how the situation could have been handled appropriately, and learn how to resolve the conflict legally and within the scope of the law. Prepare for real-life real estate and avoid risky business mistakes in this essential course.

Elective: 3400 DISTANCE - PROP MANAGEMENT/MANAGING RISK V5.0 This popular title provides an up-to-date introduction to property management with a practical focus on how to comply with regulations and avoid liability. The features include "Liability Alerts" that offer suggestions for avoiding liability from both owners and tenants, as well as case studies, key terms, learning objectives, review questions, and review questions with answer rationales.

Elective: 2490 DISTANCE - RISK MANAGEMENT V5.0 This course provides the essentials on risk management that every sales professional must know to avoid legal problems and provides an action plan for minimizing liability. What's the difference between active fraud and negligence? What's the nitty-gritty on dual agency? What are reasonable accommodations, and who determines when they're required? Risk Management provides in-depth, detailed answers to these questions and many more, backed up with real-world examples and end-of-unit case studies. Online access to course materials allows you to meet your continuing education requirements when and where you please.

Synchronous Classes are offered through a Zoom format. Here are the following courses:

2022-2023 General Update (GenUp):5923 SYNCHRONOUS - GENUP COURSE The General Update Course is a 4 hour course that must be completed by all provisional brokers and non-BIC brokers annually in order to maintain their license on an active status. This course must be completed by June 10th of each running year. The topic each year will vary. Course topics cover are decided by the NCREC.

2022-2023 Broker-in-Charge Update (BICUP): 5823 SYNCHRONOUS - BICUP COURSE The BICUP course is 4 hours and must be completed by all BIC and BIC eligible brokers annually in order to maintain their BIC status and keep their license on an active status. This course must be completed by June 10th of each running year. The topic each year will vary. Course topics cover are decided by the NCREC.

Elective: 3624 SYNCHRONOUS - AND THE COMMISSION SAYS . . . This course is always interesting! Either a rookie or a veteran, there is always surprise answers. This course is designed to address some of the most common topics/issues asked of by agents to the Real Estate Commission and their responses.

Elective: 2650 SYNCHRONOUS - UNDERSTANDING 1031 TAX-FREE EXCHANGES The exchange of certain types of property may defer the recognition of capital gains or losses due upon sale, and hence defer any capital gains taxes otherwise due. This CE course explores the history, evolution, rules, and forms of the strategy used to defer tax liability until a later date; it includes real-life calculation examples. Course includes real-life examples and calculations, the course is perfect for both salespersons and brokers. Agents will learn the vocabulary and application of tax-free exchanges so they are better able to answer client questions.

Elective: 3780 SYNCHRONOUS - BETWEEN THE LINES- INSIGHTS FROM THE REAL ESTATE BULLETIN An elective course designed to cause broker to "stop....and...think" about his or her actions or inaction when working with buyers and sellers or landlords and tenants, especially when acting as a dual agent.

Elective: 3716 SYNCHRONOUS - REALTORS PROFESSIONAL STANDARDS This 4-hour CE elective course addresses new and revised REALTOR Professional Standards enforcement mechanisms. This course does provide the credit needed for the every three year REALTOR requirement. Current deadline is December 31, 2024. But this course is more than just "the Code of Ethics", as it addresses: Agency vs. Procuring Cause - the primary focus of this course, Legal liability of Hearing Panels, Mediation vs. Ombudsman, Ethics vs. Arbitration Proceedings, and Case Law regarding the above issue. Updated annually.

Elective: 3633 SYNCHRONOUS - THE CONTRACT MAZE This course is designed for students to navigate through the legalities of a contract. The course covers basic legal concepts, electronic documents & signatures and the various stages of contracts in real estate.

Elective: 3634 SYNCHRONOUS - IF YOU WERE THE JUDGE This is a very interactive course where the participants act as the judge in these cases. The course will use case studies to help gain a better understanding of real property contract law.

Elective: 3697 SYNCHRONOUS - AND THE COURT SAID . . . This course reviews actual North Carolina cases that have been appealed to the NC Court of Appeals. Learn the do's and don'ts by reviewing what the agents in the cases presented have done.

Elective: 3701 IN-PERSON - COMMERCIAL & INVESTMENT RE: TOOLS OF THE TRADE Commercial and investment properties are a fast-growing segment of real estate. Sales opportunities are rich, but the rules for buying, holding, and selling real estate can often be completely different from those governing the residential realm. From a beginning agent to experienced broker, you will begin to understand the numbers and formulas used to value properties and show investment returns through the many examples, case studies, and forms throughout the book. You will learn how to evaluate commercial properties, calculate cash flows, and negotiate capital gains taxes and 1031 exchanges.

Elective 3747 SYNCHRONOUS - AND THE VERDICT IS This 4-hour CE elective course is designed to assist real estate licensees in better understanding the legal ramifications of real property contract law as determined by the courts of our land. This course reviews 50-actual real estate lawsuits from around the country. The subject matter includes such issues as: Agency Relationships, Contract Issues, Firm v. Affiliated Broker, Advertising - Ethics, Misrepresentation, Licensing Issues, Brokerage Fees, Appraisal Issues, Environmental Issues, Miscellaneous Issues

Course Materials

[Karen Berry Real Estate School](#) will provide each student with a copy of course materials either as an emailed PDF or hard copy.

Eligibility Requirements for Course Completion Certificate

Per Commission Rule 58A .1705(a):

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

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

Tuition: Each In-Person or Synchronous CE class costs \$55. Online at your own Pace Costs \$65 Registration, Enrollment, and Conduct. Special group rates or Appreciation rates may apply.

Registration

To enroll in a course at [Karen Berry Real Estate School - KBRES](#), prospective students must do any of the following: Preferred method for synchronous (zoom) and in-person registration would be to visit the school website, K-Bres.com and sign up for the desired course on the desired date. Through K-BRES.com you may pay by debit or credit card. You need to contact the school if you wish to pay by paypal or venmo. You may also email 4KBRES@gmail.com or contact the school by phone, 910-232-4844 to schedule and sign up for classes. Prospective self-paced/online students must Visit K-BRES.com for registration. Please include your correct license number, preferred email and Name. You will need to show your pocketcard for all CE and Post Classes.

NOTE: Education Provider should describe the course enrollment process and if there are unique requirements for different types of courses (e.g., requirement for provisional broker license or license on inactive or expired status to enroll in Postlicensing courses; presentation of pocket card for a CE or Postlicensing course; specific hardware, software, or webcam requirements for online course sessions; etc.).

Tuition and Fees

[Karen Berry Real Estate School - KBRES](#) accepts the following forms of payment: Paypal, Venmo, Check or Cash.

Tuition must be received by the first day of class.

The penalty for a check returned for insufficient funds is \$35

Attendance

Broker Prelicensing Course students, synchronous and/or in-person, must attend a minimum of 80% of all scheduled classroom hours. Postlicensing Education Program students, synchronous and/or in-person, must attend a minimum of 90% of all scheduled classroom hours. An end-of-course exam will not be administered to any student who does not satisfy

the course attendance requirement. Attendance will be closely monitored, including late arrivals and early departures from class sessions and from all scheduled breaks, during in-person and synchronous distance learning courses. All class time missed will be recorded for each student. Time off camera or not engaged students for synchronous zoom classes is considered missed time, regardless of the reasons if it is student's choice, illness, or due to their internet connection, etc. Driving is absolutely not allowed, you will be dismissed from class. Early departures from CE courses delivered in-person or via synchronous distance learning are prohibited by Rule 58A .1705.

Course Cancellation or Rescheduling / Refunds

[Karen Berry Real Estate School - KBRES](#) reserves the right to cancel or reschedule a course as needed. Students enrolled in a rescheduled or cancelled course will be given a minimum 24 hours notice of the cancellation or revised course schedule. In the event of inclement weather or area emergencies, KBRES follows the lead of local county schools. Rescheduled classes will be made up, as soon as possible, by adding classes to the initially scheduled final date unless a better option is available.

If a course is cancelled or rescheduled, students will have the following options: receive a full refund or their funds can be credited to a future class.

Withdrawals and Transfers / Refunds

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

- 1) to receive a refund less a \$50 admin/doc fee for books and materials or
- 2) their funds can be credited to a future class, as long as, the course is taken within nine months.

A student who terminates enrollment in a course either without written notice or agreement to and from the School or by no longer attending a course on or after day three of the Prelicensing course or after day one of any Postlicensing course or during a CE Course will not be entitled to a refund of any portion of paid Tuition. Any student who terminates in writing or agreement after the course deadlines or fails the course due to attendance or test grades, will be able to retake the course at a discounted price, as long as, the course is taken within the next six months. The discount rate for the prelicensing class is \$200.00 and the postlicensing course in \$100.00.

Inclement Weather

In the event of inclement weather or a local or national emergency, KBRES follows the lead of the local County School systems. Any rescheduled classes due to weather or other emergency will be added to the end of class. The teacher may coordinate with the students on a better time for the class. Should a course be cancelled, the student will receive a full refund or the opportunity to take another class within the next 9 months.

Course Schedules

Course schedules are published separately from this bulletin. Schedules are posted on the School's website [K-BRES.com](#) and are also available at the School and upon request.

Use of Technology in the Classroom

[Karen Berry Real Estate School](#) is not responsible for lost or stolen electronic devices.

[Karen Berry Real Estate School](#) DOES provide wireless Internet access at the school location. If wireless Internet access is provided, [Karen Berry Real Estate School](#) is not responsible for disruptions in or problems with the service.

[Karen Berry Real Estate School](#) DOES NOT allow the use of laptops, tablets, and similar devices in the classroom unless the student is using the online version of NC Real Estate Manual for the post licensing classes. They will only be able to

use the devices in the Post Courses provided they do not distract from the learning environment and they following the guidelines noted below.

When devices are permitted, the following guidelines will be enforced:

Students may use electronic devices to enhance their learning, including taking notes, researching class topics, or viewing the on-line version of the NC Real Estate Manual. Sending personal emails/texts, shopping online, visiting social networking sites, playing games or other device actions not dealing with the current class discussion that are considered to be disruptions and are not acceptable student conduct. If an instructor discovers that a student is using an electronic device for these (or similar) purposes, student will receive one warning. If after being warned or reminded of student's violation(s), the student continues to even appear to be doing disruptive behavior, KBRES can immediately deny the student the ability to use any device in class. Student will then be required to purchase the current NC Real Estate Manual to complete the course.

If the wireless Internet access is disrupted during a *Postlicensing Education* course, **Karen Berry Real Estate School** will provide a printed copy of the *NC Real Estate Manual* to any student who had been using the online subscription. The loaned *NC Real Estate Manual* must be returned at the end of the session. A student who fails to return a loaned *NC Real Estate Manual* will need to purchase the manual at the \$57 rate from KBRES before being able to take the final exam.

Instructors, at their discretion, may designate times during which students may and may not use their electronic devices during class sessions. If an instructor has directed students to discontinue use of electronic devices, all students must put away their devices immediately. If a student does not follow an instructor's direction to discontinue use, KBRES can immediately deny the student the ability to use any device in class. Student will then be required to purchase the current NC Real Estate Manual to complete the course.

- Sound on electronic devices must be muted during class sessions.
- The possession and use of electronic devices (other than a basic calculator) is strictly prohibited during all quizzes and exams.

Student Conduct

Students are expected to conduct themselves in a professional manner regardless if they are in person in the classroom or *online via Zoom*. Dismissal without recourse will be imposed for behavior that, in the sole judgment of instructor or staff, reflects negatively on Karen Berry Real Estate School, is deemed to be harmful to others, is unrelated to course discussion or disrupts class time or instruction for the other students. Some Examples of Prohibited Conduct include sleeping, reading materials other than course materials including phones, performing office work, carrying on a conversation with another student, making or receiving calls, emails or texts, spending class time on tech devices outside of classroom assigned activities, making or taking phone calls, loudly rattling or shifting of papers, or repeatedly interrupting and/or challenging, typing excessively or reading emails, etc. distracting the instructor in a manner that disrupts the teaching of the course. Students must be attentive to classroom instruction both in person and online via zoom and refrain from activities that may be distracting to other students or the instructor.

Cheating

If a student is discovered to be cheating in any manner during an examination, the student will be immediately dismissed, will receive a failing course grade, will not be eligible for any retake or makeup policies, and will be reported to the NC Real Estate Commission [per *Commission Rule 58H .0203(h)*].

Visitors / Guests

Classroom courses at [Karen Berry Real Estate School](#) are open to enrolled students only. Enrolled students may not bring visitors to the classroom without prior approval of the Education Director.

Special Accommodations Request Procedure

Karen Berry Real Estate School complies with the Americans with Disabilities Act and strives to ensure that no individual with a disability as defined by the ADA is deprived of the opportunity to participate in a course. Students requesting special accommodations must notify the school well in advance of the beginning of class to allow enough time for the school to verify the accommodations may be met. Verification of the specific need would need to be noted from a professional as reported within the last 9 months. If there is no specificity of the need noted, the specifics will be decided by the school. For example, if a student's professional noted they need extra time to complete a pre licensing exam with no specific time allotted the school may decide to allow an hour extra time.

CERTIFICATION OF TRUTH AND ACCURACY

I certify that the information contained in this Policies & Procedures Disclosure is true and correct and that [Karen Berry Real Estate School - KBRES](#) will abide by the policies herein.

*[Karen Berry](#)
Education Director*

CERTIFICATION OF RECEIPT

I certify that I received a copy of [Karen Berry Real Estate School - KBRES's Policies & Procedures Disclosure](#) prior to payment of any non-refundable course registration fee or tuition.

Full Legal Name of Prospective Student