# Fluent Real Estate School

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# Policies & Procedure Disclosure

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Legal Name of Education Provider: Fluent Ventures, LLC

Advertised Name of Education Provider: Fluent Real Estate School

Name of Education Director: Collin Brown

Names of Full-Time Officials and Faculty: Collin Brown, Matt Davies, Marylou Dingman

**Education Provider Certification** 

Fluent 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, HANDICAPPING CONDITION, OR RELIGION.

#### Fluent 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.
- \*\* Fluent Real Estate School offers Prelicense and Postlicense courses **ONLY** live synchronously via Zoom meeting platform. Prelicense and Postlicense courses are NOT offered in person at the moment.
- \*\* Fluent Real Estate School DOES offer Continuing Education and General Update courses in person AND live synchronously via Zoom meeting platform. Location for CE and GENUP courses may vary and are determined at the discretion of the Education Director.

# **Broker Prelicensing Course**

**In Person Classes:** For the time being, Fluent Real Estate School offers the Prelicense Course **ONLY** via live synchronous instruction through Zoom platform.

# **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 Fluent 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 <a href="https://www.ncrec.gov">www.ncrec.gov</a>. 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*.

#### **Textbook for the Course**

The Broker Prelicense course will use the most up-to-date edition of the text NC Real Estate Today. An electronic version of the textbook is included with the tuition for the course and a link to the textbook will be provided via email upon registration for the course. If a student desires a hard copy of the textbook, they may purchase it for \$50 directly from the publisher 3 Wise Teachers.

#### **End-of-Course Exam**

### **Synchronous Online Classes:**

The end-of-course exam will be administered through a live-proctored online testing platform.

Students will be given a 3-day (72 hour) window of time during which they may access the online testing platform. This testing window will be provided in the course syllabus and will be no later than 3 calendar days following the last class meeting. Once a student accesses the exam, they will have 2.5 hours to complete the national portion and 1.5 hour to complete the state portion of the exam. Both portions must be taken consecutively with only a short 10-minute maximum break between portions. Students may **NOT** log off and log back into the testing platforming in the middle of an exam; this means they may enter the testing platform **ONLY ONCE**. Exam results typically are available immediately though, students acknowledge that it may take up to 24 hours to receive results.

Once a student has met the attendance requirements for the course, they will receive an email with instructions and a link to the end-of-course exam. This link will only be active during the 3-day testing window. Instructions will include software and hardware requirements and a link to test out the compatibility of the student's computer setup. Students will be required to verify their identity, scan the room with their camera, and to show their workspace. The proctor program will be granted access to the student's camera, microphone, and screen display in order to verify that the student is not utilizing any unpermitted outside resources during the exam.

#### Hardware and software requirements for the online exam proctoring platform:

Students must use a desktop or laptop computer and may not use multiple screens. Students must also have a functioning camera and microphone and agree to allow the testing platform permission to access the camera and microphone. \*Some firewalls and antivirus programs may prohibit granting access to the camera/microphone so students should verify their system compatibility well before attempting to access the exam. The final exam is proctored through the program ProctorFree and tech support can be found here.

Operating System	Windows 8.1+, 10+ or MacOS 10.12+ (Sierra) *Chromebooks, iPads, tablets, and mobile devices are not supported.
Hardware Requirements	1 GB available disk space 2 GB RAM Intel Quad-core 1.8GHz CPU or AMD Quad-core 2.0GHz CPU
Web Browser	Chrome, Firefox, Safari, Microsoft Edge, Internet Explorer 11+ *Microsoft Edge is not supported for macOS at this time.
Internet Speed**	Upload: 1 Mbps ↑ Download: 2 Mbps ↓ *Tethering and HotSpots are not supported.
Web Camera	We suggest students use the embedded web camera in their laptop or any standard web cam purchased and manufactured within the last 5 years.  3D Webcams are not supported at this time.

<sup>\*\*</sup> An active broadband internet connection is assumed since the entire course and examinations are done online Exam Notes:

- 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 utilize notes, textbooks, additional computers, laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) nor can they engage in conversation with any other people while taking the end-of-course exam. Any student who is found using additional prohibited resources during the exam will fail the course, and will be reported to the NC Real Estate Commission. They will also be ineligible to take the course with Fluent Real Estate School in the future.

## Missed Exams for Synchronous Courses

Fluent 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 during the scheduled second exam window. The second exam window will open no later than 7 calendar days from the close of the first exam window and will be listed in the course syllabus. Students who did not take the initial end-of-course exam during the first exam window will have only **ONE** chance to take and pass the exam during the second exam window.

#### Failed Exams

Fluent 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. Students will be given a second exam window which will open no later than 7 calendar days from the close of the first exam window and will be listed in the course syllabus. The exam procedure will be identical to the procedure for the first exam attempt window.

# **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 comprehensive score of 80%.

#### All-Inclusive Tuition/Fees

Broker Prelicense Course: \$465 includes an electronic copy of textbook NC Real Estate Today and access to the online study platform <u>Learn Test Pass</u>. Students of Fluent Real Estate School agree to abide by the <u>policies and procedures</u> of Learn Test Pass and its affiliates.

\*\* Fluent Real Estate School offers a discounted tuition for the Prelicense course for current and retired veterans of the military, public school teachers, law enforcement, and first responders (Nurses, EMS, and firefighters).

Discounted Tuition for these students: \$440

## **Annual Summary Report**

During the July 2021 - June 2022 license year, Fluent Real Estate School was not yet approved by the NC Real Estate Commission to provide the Prelicensing course. Annual Summary Reports will be added to this Policies, Procedures, and Disclosures document in subsequent licensing years.

#### **License Examination Performance Report**

During the July 2021 - June 2022 license year, Fluent Real Estate School was not yet approved by the NC Real Estate Commission to provide the Prelicensing course. Students' examination performance reports and data will be added to this Policies, Procedures, and Disclosures document in subsequent licensing years.

# **Broker Postlicensing Education Courses**

\*For the time being, Fluent Real Estate School offers Postlicensing courses ONLY via online live synchronous format. We do not currently offer these courses in person.

## 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 <u>current</u> editions of the <u>NC Real Estate Manual</u> and <u>North Carolina License Law and Commission Rules</u> booklet during each <u>Postlicensing</u> course session. For all licensees, the NC Real Estate Manual is available for purchase at <a href="http://rem.ncrec.gov">http://rem.ncrec.gov</a>

Fluent 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.

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

The end-of-course exam will be administered through a live-proctored online testing platform.

Students will be given a 3-day (72 hour) window of time during which they may access the online testing platform. This testing window will be provided in the course syllabus and will be no later than 3 calendar

days following the last class meeting. Once a student accesses the exam, they will have 4 hours to complete the exam. Students may **NOT** log off and log back into the testing platforming in the middle of an exam; this means they may enter the online testing platform **ONLY ONCE**. Exam results typically are available immediately, though students acknowledge that it may take up to 24 hours to receive results.

Once a student has met the attendance requirements for the course, they will receive an email with instructions and a link to the end-of-course exam. This link will only be active during the 2-day testing window. Instructions will include software and hardware requirements and a link to test out the compatibility of the student's computer setup. Students will be required to verify their identity, scan the room with their camera, and to show their workspace. The proctor program will be granted access to the student's camera, microphone, and screen display in order to verify that the student is not utilizing any unpermitted outside resources during the exam.

End-of-course exams will be administered via online proctored format. 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 utilize notes or textbook on the exam. They 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 Synchronous

Fluent 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 7 days of the last scheduled day of the course at a time and date stated by the Education Provider.

## Failed Exams

Fluent 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 1 time; however, all retakes must be completed within the deadline stated by the Education Provider.

## 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 80%

### All-Inclusive Tuition/Fees

**Synchronous Online Course:** \$225 - Brokers are required to have paid access to the online NC Real Estate Manual or have a hard copy of the manual for use in all Postlicense courses.

# **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)

**2021-2022 General Update (GENUP):** This four (4) hour course must be completed by all provisional and non-provisional brokers who are not brokers-in-charge and/or do not have *BIC-Eligible* status and who wish to renew their licenses on active status

**2021-2022 Broker-in-Charge Update (BICUP): This** four (4) hour course must be completed by all brokers-incharge and brokers who have BIC-Eligible status and who wish to renew their licenses on active status

Elective: To be determined

#### **Course Materials**

Upon registration for a course, Fluent Real Estate School will email electronic (pdf) copies of course materials and if the student desires to have printed copies, it is up to the student to print the materials.

# 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:**

Continuing Education classes including the GENUP and the BICUP: \$60

\*NOTE: All course completions will be sent to the North Carolina Real Estate Commission within seven calendar days after the final course date. Please allow at minimum ten calendar days from the final course date for credits to be reflected in your online North Carolina Real Estate Commission license account

# Registration, Enrollment, and Conduct

# Registration

To enroll in a course at Fluent Real Estate School, prospective students should go to the school website at <a href="https://www.fluentreschool.com">www.fluentreschool.com</a> and choose from the offered available courses. Full payment is required at the time of registration. For CE and Postlicense courses, students will be required to provide a copy/scan of their license or pocket card to confirm name and license number.

For all synchronous online courses, students will need to have a functional web camera and microphone, stable internet connection, and the ability to participate in class each meeting either through the chat function or by un-muting and speaking. These classes will take place through Zoom and <u>technical support for Zoom can be found at this link</u>

Students will need to be a in a stationary environment. Students are NOT permitted to be logged in to class through their phones unless arrangements have been made at the discretion of the Education Director.

#### **Tuition and Fees**

Fluent Real Estate School accepts the following forms of payment: Credit Card (Visa/MC), Debit, and PayPal,

Apple Pay, and Google Pay. Tuition must be received at the time of registration.

#### Attendance

- Students in a synchronous distance learning Broker Prelicensing Course must attend a minimum of 80% of all scheduled instructional hours.
- Students in an in-person or synchronous distance learning Broker Postlicensing Course must attend a minimum of 90% of all scheduled instructional hours.
- Early departures from CE courses delivered in-person or via synchronous distance learning are prohibited by Rule 58A .1705.
- 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 time missed will be recorded for each student.

# Course Cancellation or Rescheduling / Refunds

Fluent Real Estate School reserves the right to cancel or reschedule a course as needed. Students enrolled in a rescheduled or cancelled course will be notified via the email they used to register for the course. Students will be given a minimum 48 hour's notice of the cancellation or revised course schedule.

If a course is cancelled or rescheduled, students will have the following options:

- Transfer registration to the same course offered at a later date
- Receive a full refund if no subsequent courses fit the student's schedule preference

#### 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:

- Transfer registration to the same course offered at a later date
- Receive a full refund if no subsequent courses fit the student's schedule preference
- A student who terminates enrollment in a course either with written notice to the Education Provider or by no longer attending a course <u>on or after the first day of class</u> will not be entitled to a refund of any portion of paid Tuition.

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# Special Accommodations Request Procedure

Fluent Real Estate School complies with the Americans with Disabilities Act (ADA) 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 make requests for documented accommodation prior to the start of the course. If students are in need of testing accommodations, the student must notify the Education Provider at least 7 days prior to the end-of-course exam so that accommodations can be arranged in time for the exam.

#### Inclement Weather

In the event of inclement weather or a local or national emergency, Fluent Real Estate School reserves the right to reschedule individual classes. If an emergency takes place during a scheduled Prelicense or Postlicense course that makes connection to the internet impossible or unsafe for the instructor, the instructor at their discretion may postpone that day's class to a later date.

If an emergency takes place during a CE course, Fluent Real Estate School reserves the right to reschedule the class to a later date and may offer to refund a student's registration if that new date does not fit the student's desired schedule.

Students will be notified of any schedule changes via the email they used to register for the course.

#### **Course Schedules**

Course schedules are published separately from this *Policies & Procedures Disclosure*. Schedules are posted on the Education Provider's website <a href="www.fluentreschool.com">www.fluentreschool.com</a> and are also available upon request via email at fluentreschool@gmail.com

# Use of Technology in the Classroom

Fluent Real Estate School is not responsible for lost or stolen electronic devices.

Fluent Real Estate School DOES NOT provide wireless Internet access.

Fluent Real Estate School DOES allow the use of laptops, tablets, and similar devices in the classroom.

The following guidelines will be enforced to minimize distraction from the learning environment:

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, or playing games are considered to be disruptions and are not acceptable student conduct. If an instructor discovers that a student is using an electronic device for these (or similar) purposes, the instructor will first attempt to get the student to comply with policies. If student does not comply or continues their unpermitted use of technology, Fluent Real Estate School reserves the right for the instructor to remove a student from the roster for the course as the student has NOT complied with course policies and procedures.

- Sound on electronic devices and phones must be muted during class sessions.
- For in person classes, 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 directions regarding the use of electronic devices, Fluent Real Estate School
  reserves the right for the instructor to remove a student from the roster for the course as the student has
  NOT complied with course policies and procedures.
- Students are strictly prohibited from sharing/disseminating photos, screenshots, printouts, and handwritten copies of questions in the study platform Learn Test Pass. All questions and content in Learn Test Pass are owned exclusively by Learn Test Pass and are copyright protected. Students MAY take screen shots of quiz and practice exam questions ONLY to share with the instructor for assistance with the question/topics or when a student believes they have found an error in the program.

## **Visitors**

Classroom courses at Fluent 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.

## **Student Conduct**

Students are expected to:

- Complete all assignments given outside of instruction time (quizzes, tests, Learn Test Pass activities)
- Engage and participate during class (ask questions, contribute to group discussions)
- (for synchronous online classes) keep their camera on and keep face in view.
- Notify their instructor of anticipated

## absences Students shall NOT:

- During class send texts, take phone calls, surf the internet, engage in conversation with others in the room
- Go off camera, turn off camera, turn camera up to the ceiling
- Sleep during class
- Drive during class
- Attend class via cell phone while doing other things (shopping, attending child's events, walking dogs, etc.)

If a student is engaged in any of the prohibited activities listed above, they will NOT receive credit for attendance during that time and the instructor reserves the right to remove the student from the classroom, whether in person or synchronously online. If the instructor has requested student to comply and the student does not, the instructor and Fluent Real Estate School reserve the right to remove a student from the roster for the course as the student has NOT met the attendance requirements.

## 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)].

# **CERTIFICATION OF TRUTH AND ACCURACY**

I certify that the information contained in this Policies Fluent Real Estate School will abide by the policies he	es & Procedures Disclosure is true and correct and that erein.
COB	
Collin Brown Education Director	
CERTIFICATION OF RECEIPT  I certify that I received a copy of Fluent Real Estate S of any non-refundable course registration fee or tuiti	School's Policies & Procedures Disclosure prior to payment ion.
Signature of prospective student	

Full Legal Name of Prospective Student \_\_\_\_\_