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POLICIES & PROCEDURE DISCLOSURE

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Legal Name of Education Provider: Badger Seminars, Inc.

Advertised Name of Education Provider: Badger Real Estate Seminars

Name of Education Director: Douglas L Sinclair

Names of Full-Time Officials and Faculty: Doug Sinclair, Angela Jovanovich, Ayesha Richardson, Angela Lemons. All Faculty are Approved NC REC Instructors.

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Education Provider Certification

Badger Real Estate Seminars is a **Certified Education Provider** Approved 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 (Certification of Truth and Accuracy).

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

Badger Real Estate Seminars 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.

Course Offerings

Badger Real Estate Seminars 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 **Post-licensing Education Program** needed for a provisional broker to remove the provisional status of such license; and
- the annual **Continuing Education** courses needed for a broker to maintain a real estate license on active status.

BROKER PRE-LICENSING COURSE

The minimum age requirement to obtain a real estate license in North Carolina is 18.

Purpose of the Course

Successful completion of the *Broker Pre-licensing 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 **Badger Real Estate Seminars**, the *Broker Prelicensing Course* consists of a total of **75** instructional hours, including the 3.5-hour end-of-course examination.

After passing the Prelicensing course, the student will receive a certificate from the school which will allow them to apply for a real estate license, and providing the background check is complete, the real estate commission will notify the student to schedule their exam with PSI. License application instructions are provided in the free publication *Real Estate Licensing in North Carolina* (RELINC) which is provided with the course and available on the Commission's website at www.ncrec.gov/pubs.

Course Description

Major topics addressed in the *Broker Pre-licensing 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.*

Course Delivery Methods

Badger Real Estate Seminars uses two methods of delivering course material to students; In-class seated, and Synchronous (Live/Remote/Online). Because of COVID-19 restrictions, most classes are conducted on Zoom.

- a) In-class seated sessions provide presentation, hand-outs and role play sessions to illustrate and explain the various topics covered. Students are required to sign a Certification of Truth and Accuracy for each class.

- b) Live/Remote/Online or synchronous class using ZoomPro encrypted sessions, provide similar presentation and sessions. ZoomPRO monitors student attendance. Students must remain on camera throughout each class session. It is recommended that students download Google Chrome for use with Zoom.
- c) Attendance for Synchronous Classes will also be recorded by the instructor monitoring the entry/exit of each student on an attendance chart. This will ensure students meet the attendance requirement
- d) Use of cell phones, or small devices (ipad mini, or iphone) for synchronous courses is prohibited.

End-of-Course Exam

For seated and synchronous classes, end-of-course exams will be either administered online The end-of-course exam will be 3.5 hours in length, and virtually proctored by Talview. *Students must attain an 80% combined score (National and State) for the end-of-course exam in order to receive a course completion certificate, and qualify for the License Exam.* An end-of-course exam will not be administered to any student who does not satisfy the course attendance requirement.

Virtual Proctored Online Exams: students will be recorded (audio and video) and every few seconds screen shots are taken. Do not leave the area until you complete your exam and click submit. Do not close the tab until you receive confirmation that the upload has finished. Your internet upload speed may impact this time.

The proctoring program will note attempts to access browser tabs, take screen shots, use your phone, talk to other people along with other red flags. Please note that the Commission may discipline a student for cheating which may result in license denial or revocation.

Missed Exams

Badger Real Estate Seminars WILL NOT allow a *Broker Prelicensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam. Students will be responsible for paying for any retakes at a charge of \$35/exam.

Failed Exams

Badger Real Estate Seminar 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 [1] time. To qualify for a retake, a student must achieve a final score of 70% or higher. After failing the retake, the student would be required to retake the course at a cost of \$375.

Eligibility Requirements for Course Completion Certificate

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

- a) meet the attendance requirement (**80%** attendance of 75-hour course),
- b) timely submitted complete in-class and take-home assignments, and
- c) pass the end-of-course exam with a minimum score of **80%**.

All-Inclusive Tuition/Fees, regardless of delivery method shall be:

- Pre-Licensing Course tuition shall be \$460 per student, regardless of course delivery method used, unless noted otherwise, and include all texts and course materials. Course materials may be picked up at either school location, or mailed to the student.
- Pre-Licensing students who do not pass the end-of-course exam, or who desire to retake the course can do so for \$345.00 one-time within one year of taking the original course.

Annual Summary Report

During the July 2020 - June 2021 license year, **Badger Real Estate Seminars** had 107 students who initially enrolled in a *Broker Prelicensing Course*. Of that initial number, 107 of those students successfully completed the course, 3 of those students completed the course but did not pass the end-of-course exam, and 2 students did not complete the course.

License Examination Performance Report

During the July 2020 - June 2021 license year, **Badger Real Estate Seminars** had 29 students take the license examination for the first time within 30 days of the *Broker Prelicensing Course* completion date. 23 of those students passed, resulting in a 79% pass rate on the North Carolina license examination.

BROKER POSTLICENSING EDUCATION COURSES

Purpose of the Post-licensing 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 three (3) thirty-hour (30) classes for a combined total 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 courses prescribed by the NC Real Estate Commission may be taken in any sequence. 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. These are available online from the www.ncrec.gov/pubs.

Badger Real Estate Seminars DOES allow a student to use the online versions of the *NC Real Estate Manual* and *NC License Law & Commission Rules* booklet during classes.

Course Delivery Methods

Badger Real Estate Seminars uses two methods of delivering course material to students; In-class seated, and Live/Remote/Online.

- a) In-class seated sessions provide presentation, handouts, and role play sessions to illustrate and explain the various topics covered. Students are required to sign an attendance sheet for each class session.
- b) Live/Remote/Online or synchronous class using Zoom/Pro encrypted sessions, provide similar presentation and sessions. Online/Zoom classes monitor student attendance. Students must remain on camera throughout each class session. It is recommended that students download Google Chrome for use with our Zoom program.
- c) Attendance for Synchronous Classes will also be recorded by the instructor monitoring the entry/exit of each student on an attendance chart. This will ensure students meet the attendance requirement.
- d) Use of cell phones or small devices (iPad mini, or iPhone) for synchronous courses is not allowed.

End-of-Course Exam

All end-of-course exams will be either administered and proctored online. The end-of-course exam hours vary by Post Course, and will be proctored by Badger Real Estate Seminars NC REC Licensed Real Estate Instructors.

For synchronous, live-streaming classes, end-of-course exams shall be proctored online, and students shall not use textbooks or other materials on the end-of-course examination. EOC examinations administered in synchronous distance learning course shall include proctoring, or other security measures, designed to verify the identity of the student taking the examination and ensure that students are not using textbooks, receiving assistance of outside sources, or other materials on the EOC examination. Violations shall be reported to the NC Real Estate Commission, and may be cause for disciplinary action.

An end-of-course exam will not be administered to any student who does not satisfy the course attendance requirement of 90%.

Proctoring Online Exams: Students will be recorded (audio and video) and every few seconds screen shots are taken. Do not leave the area until you complete your exam and click submit. Do not close the tab until you receive confirmation that the upload has finished. Your internet upload speed may impact this time.

The proctoring program will note attempts to access browser tabs, take screen shots, use your phone, talk to other people along with other red flags. Please note that the Commission may discipline a student for cheating which may result in license denial or revocation.

Missed Exams

Badger Real Estate Seminars WILL NOT allow a *Broker Postlicensing Course* student who does not take the initial end-of-course exam as scheduled to take a makeup exam.

Failed Exams

Badger Real Estate Seminars 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 a retake must be within 5 days of the last scheduled day of the course at a time and date stated by the Education Provider. Cost to the student is \$35.

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 the attendance requirements (90% attendance),
- 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

- Post-Licensing Course tuition shall be \$195 per course per student, which includes one proctored online examination.
- Tuition does not include the NC Real Estate Manual, or other materials.
- Students are required to obtain the NC Real Estate Manual from the NC Real Estate Commission. (Hard copy or Online version).

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 (8) hours must be comprised of a four-hour Update course and four-hour elective course.

The 90% attendance rule applies to all Continuing Education courses, both Updates and Electives.

Course Description(s)

2021-2022 General Update (GenUp): Covers topics cited as important updates for brokers by the REC. This course is not for BIC-Eligible or BIC Brokers. The course is 4 hours in length. The 90% attendance rule applies to this Mandatory Update Class. Seated# 9922, Synchronous #5922

2021-2022 Broker-in-Charge Update (BICUP): Covers topics cited as important updates for BIC-eligible or BIC brokers by the REC. The course is 4 hours in length. The 90% attendance rule applies to this Mandatory Update Class. Seated#8822, Synchronous #5822

Seated Elective Classes:

Elective: [#3459] ToxicTransactions, 4-hour credit

Elective: [#3522] Everything I Know About Real Estate I Learned From The Movies (and TV), 4-hour credit

Elective: [#2300] For Your Own Good: Realtor Ethics, 4-hour credit

Synchronous Live/Remote Elective Classes:

Elective: [#3778] ToxicTransactions, 4-hour credit

Elective: [#3817] Everything I Know About Real Estate I Learned From The Movies (and TV), 4-hour credit

Elective: [#3631] For Your Own Good: Realtor Ethics, 4-hour credit

Course Materials [Updates and Elective Courses]

Badger Real Estate Seminars will email each student a copy of student course 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) complete all work required to finish the course.

Tuition

Update and Elective courses are \$75.00 each or both may be ordered together for \$130.00. Unless a reduced price is noted on the Website.

REGISTRATION, ENROLLMENT, AND CONDUCT

Registration

To enroll in a course at **Badger Real Estate Seminars**, prospective students must Register/Pay three (3) days prior to the start of a scheduled class, online at www.badgerseminars.com/shop, and course selection. An email response will be sent to the registration upon completion of the transaction. If paying by check, the check must be received no later than 2 pm five (5) days prior to the start of the scheduled course.

For Post-Licensing and Continuing Education courses, students must present either a hardcopy or digital photo of their pocket card during orientation (either seated class or synchronous-online).

Students enrolling in a synchronous Live/Remote/Online course are required to use a computer that has access to the web. Students should already have or download a copy of Google Chrome and sign-up for Free Zoom. This will make signing into the encrypted Zoom/Pro used in Badger Real Estate Seminar courses easier.

TUITION AND FEES

Badger Real Estate Seminars accepts the following forms of payment: Cash, Check, or Credit Card.

Tuition must be received by 5 pm, 3 days prior to the start of a class; If paying by check, check must be received by 2 pm 5 days prior to the start of class.

The penalty for a check returned for insufficient funds is: \$50.00 (and possible loss of credit for the course).

Attendance

- Students in an in-person or synchronous distance learning Broker Post-licensing Course must attend a minimum of 90% of all scheduled instructional hours. Only 3 hours missed is permissible.
- Early departures from CE courses delivered in-person or via synchronous distance learning are prohibited by Rule 58A .1705. This will result in the loss of credit for the course.
- 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

Badger Real Estate Seminars reserves the right to cancel or reschedule a course as needed. Students enrolled in a rescheduled or cancelled course will be given a minimum five (5) days-notice of the cancellation or revised course schedule.

If a course is cancelled or rescheduled, students will have the option of transfer to a later date or a different course at a later time within one year of the initial scheduled course.

Withdrawals and Transfers / Refunds

A student may withdraw from a course by giving written notice to the Education Provider five (5) days prior to the start of the course. In such event, the student will have the options to transfer to a later date.

NOTE: Except for medical emergencies no refunds are allowed.

A student who terminates enrollment in a course either with written notice to the Education Provider or by no longer attending a course on or after the start of a scheduled course will not be entitled to a refund of any portion of paid Tuition.

STUDENT REQUIREMENTS

Students are expected to behave as adults. Unacceptable behavior will be the cause for dismissal from a class (without tuition reimbursement) This includes:

- a) Disrupting other students or the instructor
- b) Texting, or using a cell phone to make or receive calls
- c) Using a computer for purposes other than class work
- d) Disappearing from view on synchronous class
- e) Arriving late or leaving early

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)*].

Inclement Weather

In the event of inclement weather or a local or national emergency, students will be informed of class cancellation and notified of make-up dates during next regularly scheduled class attendance date.

Badger Real Estate Seminars adheres to the same inclement Weather schedule as County Schools and Local Government Closings in North Carolina.

Course Schedules

Course schedules are published separately from this bulletin and can be found on website, www.badgerseminars.com/schedule.

Use of Technology in the Classroom

- **Badger Real Estate Seminars** is not responsible for lost or stolen electronic devices.
- No outside work may be performed while attending classes. The use of Laptops, iPads, iPhones, cell-phones, in a seated class, is strictly prohibited.
- If an instructor discovers that a student is using an electronic device, the student will be asked to turn off the device for the remainder of the class.

- Instructors, at their discretion, may designate times during which students may or may not use their electronic devices during class sessions. If an instructor has directed student(s) to discontinue use, students must put away their devices immediately. If a student does not follow an instructor's direction to discontinue use, the student will be excused from the class.
- The use of electronic devices (other than a basic calculator) is strictly prohibited.

Live/Steaming/Remote Classes (Synchronous Distance Learning)

- Students are required to use a lap/desktop computer with Google Chrome
- Use of Mobile/cell or iPhones is prohibited.
- Students must be on camera throughout the course (attendance is taken and monitored electronically)
- Use of small devices such as iPad-Mini, cell phone use is prohibited, as per NC REC Rules.

Managing Health Issues

We take the health of our students very seriously. Here is a live class protocol to address the current Coronavirus (COVID-19) risk. Follow these steps to help reduce the spread of any disease.

1. Wipe all door handles often throughout the day.
2. Wipe all desktops, countertops, and tabletops.
3. Place hand sanitizer in each classroom and in high traffic areas where a handwashing sink is not present.
4. Place additional tissues in classrooms.
5. Implement a no handshake rule for everyone, staff and students.
6. Everyone should practice respiratory hygiene—cover a cough or sneeze with a tissue.
7. Staff should stay home if they have a fever, cough, or difficulty breathing.
8. Students should stay home if they have a fever, cough, or difficulty breathing.
9. Consider postponing (better than cancelling) live classes.

Parking

Parking is in designated areas for long-term parking (see parking availability sheet for class location).

Dress Code

The dress code is casual wear. No holes in clothing that show private body parts. Students must wear shoes.

Smoking Policy

Students may smoke in their automobiles, or in designated areas outside of buildings. Students are prohibited from smoking in the building or classrooms.

Visitors/Guests

Badger Real Estate Seminars Courses are open to enrolled students only. Enrolled students **MAY NOT** bring visitors or guests to the classroom, including children.

Procedure for Requesting Special Accommodations

Students requesting special accommodations must provide written specifications from a physician or therapist as to what accommodation(s) are needed. Please, do not provide diagnosis or details of treatment. The written accommodation request must be submitted at least ten (10) days prior to the course start date to make sure that the School can accommodate the request.

APPENDIX A: CERTIFICATION OF TRUTH AND ACCURACY

CERTIFICATION OF TRUTH AND ACCURACY

I certify that the information contained in this Policies & Procedures Disclosure is true and correct and that Badger Real Estate Seminars will abide by the policies herein.

Douglas L Sinclair

Education Director – Badger Seminars, Inc.

CERTIFICATION OF RECEIPT

I certify that I received a copy of Badger Real Estate Seminars Policies & Procedures Disclosure prior to payment of any non-refundable course registration fee or tuition.

_____ Full Legal Name of Prospective Student _____ Date

_____ Signature of Prospective Student

APPENDIX B: DISTANCE COURSE LEARNING AGREEMENT

Section 1: Technology and Equipment

- Computer (PC or Apple)
- Wired connection (as opposed to wifi)
- Broadband internet access (preferably wired)*
- Google Chrome web browser
- Webcam
- Headset with microphone or speakers and a microphone
- Keyboard
- A strong, consistent internet connection to stream audio and video in both directions
- Ability to see the full screen and access a keyboard at the same time
 - Use of microphone and camera for the duration of the course * "Broadband" means minimum speeds equivalent to DSL, satellite, or cable connections of at least 8 mbps. [Note: wifi connections are typically significantly slower than wired connections.]
- PROHIBITED: Login from a phone or other small device (iPad Mini, iPhone, Android)

Section 2: Environment Requirement to take the course from a quiet environment

Section 3: Engagement and Attendance

- 90% attendance policy requirement; no course credit awarded if 90% is not met, even due to connectivity issues
 - Requirement to connect at least 10 minutes prior to the start of each class session
 - Requirement to reply to all prompts and quizzes during the session to receive credit
 - Agreement not to disconnect from room during breaks
 - Requirement to close other programs / apps while class is in session
- Section 4: Required 15-minute Orientation Meeting

Section 4: Required 15-minute Orientation Meeting Section

Section 5: Certification (Student Signature)

Student Signature